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TWENTY-FIFTH ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER

OF THE

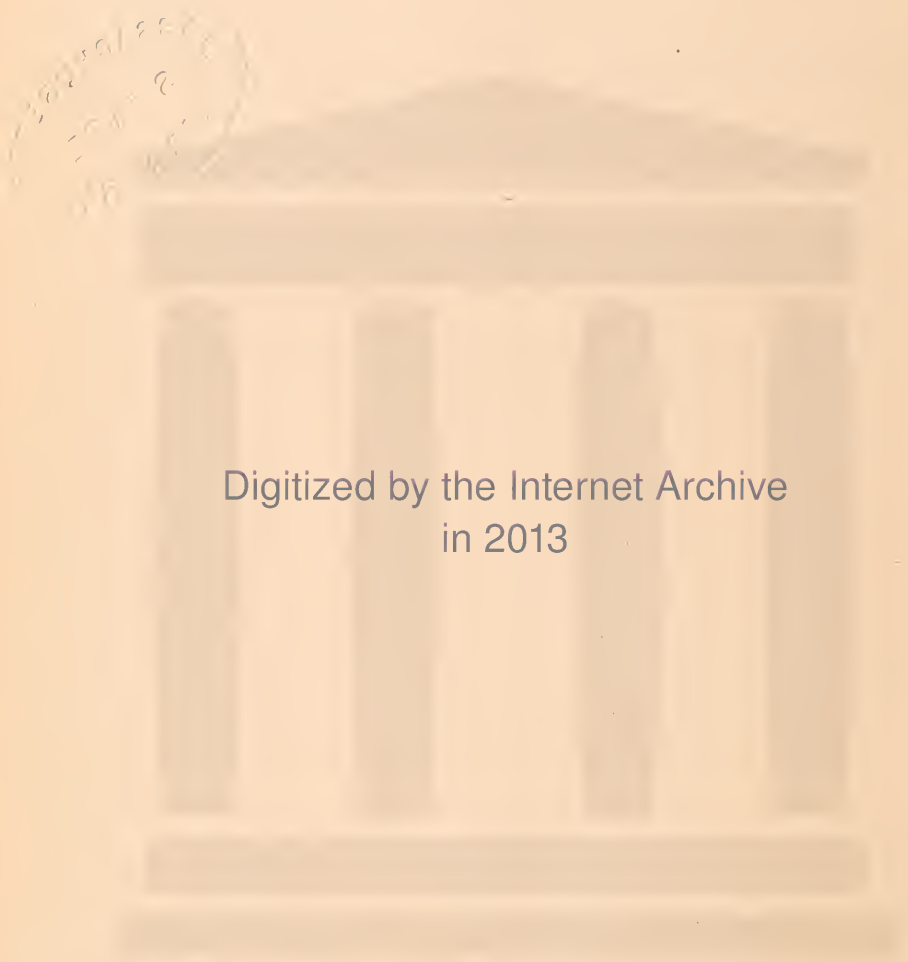
Commonwealth of Massachusetts.

JANUARY 1, 1880.

PART I.

FIRE AND MARINE INSURANCE.

BOSTON:
Rand, Avery, & Co., Printers to the Commonwealth,
117 Franklin Street.
1880.



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Commonwealth of Massachusetts.

INSURANCE DEPARTMENT,
BOSTON, Jan. 1, 1880.

To the Honorable the Senate and House of Representatives.

PART I. of the Twenty-Fifth Annual Report of the Massachusetts Insurance Department is herewith respectfully submitted.

This Part of the Report exhibits the condition of all Insurance Companies authorized to transact the business of fire and marine underwriting in this Commonwealth on the thirty-first day of December, 1879, together with their statements in detail for the year ending at that date. In connection with these, also, will be found such other information as the Statutes require, and as the general purpose and scope of the Report render appropriate.

JULIUS L. CLARKE,
Insurance Commissioner.

TWENTY-FIFTH ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER.

PART I.

FIRE AND MARINE INSURANCE.

The Massachusetts Insurance Department — Its Twenty-Fifth Anniversary.

The initial supervision of insurance interests in Massachusetts dates from the year 1837; the first official report of underwriting within its jurisdiction covering the fire business of that year. The report — an eight-page document, compiled by John P. Bigelow, then Secretary of the Commonwealth — represented forty-eight Massachusetts Companies having specific capital aggregating about nine and a half millions, with outstanding risks amounting to nearly one hundred and forty millions; but it gave no intelligible exhibit of their actual assets and liabilities. No other Companies or branches of underwriting were reported.

For a period of nineteen years, ending with 1855, the Secretaries of the Commonwealth continued substantially the same form of report, though somewhat improved and elaborated during the later years by including all Companies doing business in the State.

From 1852 to 1855 the State Auditor and Treasurer were associated with the Secretary; the three constituting a Board

of Insurance Commissioners, charged with the performance of certain limited duties. But with the then already increasing volume of business, and the magnitude of its interests, the necessity of an efficient departmental administration of the insurance laws of the State had become notably apparent.

Hence the Statute of 1855, chapter 124, abolished the old *régime*, and established a regularly organized Insurance Department with enlarged jurisdiction, commencing with a Board of three Commissioners, but reduced to two in 1858, and to one in 1866, with the addition of a Deputy-Commissioner in 1871. It will be seen, therefore, that with the close of 1879 the Department completed its twenty-fifth year of service.

In connection with the unprecedented growth of the business of insurance within these twenty-five years, it may be stated that in its first year the Department had in charge one hundred and seventy-one Companies, fifty-three of which were from other States and countries; the largest number in any subsequent year (1870) having been two hundred and sixty. It has now under its supervision two hundred and forty-seven, eighty-three of which are Home Companies.

The following comparative exhibit of the volume of business transacted by Companies occupying the Massachusetts field at the beginning and close of the quarter century thus introduced, will be found both interesting and instructive: —

FIRE AND MARINE INSURANCE.

COMPANIES.	1855.			1879.		
	Risks.	Assets.	Liabilities.	Risks.	Assets.	Liabilities.
Home . .	$515,089,000	$11,913,605	$4,045,693	$815,059,000	$22,637,656	$6,757,241
Others . .	165,912,371	3,823,295	1,466,397	6,682,278,000	134,973,628	43,979,594
Totals .	$681,001,371	$15,736,900	$5,512,090	$7,497,337,000	$157,611,284	$50,736,835

LIFE INSURANCE.

Home . .	$12,230,000	$1,863,095	$742,081	$111,633,605	$31,496,584	$27,029,648
Others . .	72,829,000	10,031,194	7,800,857	1,428,474,200	371,433,961	339,610,989*
Totals .	$85,059,000	$11,894,289	$8,542,938	$1,540,107,805	$402,930,545	$366,640,637

* Premium reserves estimated in a few cases, but sufficiently near for use in this connection.

Even these widely separated landmarks in the expansion of a business affecting more or less intimately the material interests of the whole Commonwealth are sufficiently suggestive. Their indication of rapid and wonderful growth, spanning an average increase of nearly eleven-fold in fire and marine, and an average increase of more than twenty-five-fold in life business, counting risks and assets, is a significant exhibit of the progress of underwriting by Companies authorized in Massachusetts. Such results, showing only a fraction over seven hundred and sixty-six millions at risk in 1855 against more than nine thousand and thirty-seven millions in 1879, with nearly twelve millions of dollars in premiums now annually collected in Massachusetts alone, of which more than eight millions goes to corporations from abroad, can hardly fail to convince every intelligent legislator and citizen that special supervision of insurance, under government authority, was inaugurated not a year or a day too soon.

So far as legislation, often defective and insufficient, has permitted, the necessity so plainly and imperatively presented has met with fitting response. The results are apparent in the correction of serious defects and abuses in management; in the removal of numerous organizations of worthless or fraudulent character; and in the establishment of a more efficient system of protection and security, — results which have materially aided in preserving the commercial honor and integrity of insurance interests, both in their corporate administration and in their measure of indemnity and beneficence.

An appropriate conclusion of this anniversary memorial may be found in the annexed tabulation, giving the names of the several Commissioners and Deputy-Commissioners, with the dates of their appointment, terms of service, etc., from 1855 to the present time: —

Past and Present Commissioners.

[Names of *past* Commissioners in small capitals; of *present* Commissioners in Italics.]

Date of Original Appointment.	NAME.	Residence.	Qualified.	Re-appointed.	Resigned.	Expiration of Term.
Apr. 3, 1855,	AUGUSTUS O. BREWSTER	Boston	Apr. 9, 1855,	Apr. 8, 1856,	June 6, 1856,	Apr. 3, 1859,
3, 1855,	NATHANIEL K. ALLEN	Salem	9, 1855,	– –	– –	3, 1857.
3, 1855,	CHARLES L PUTNAM	Worcester	10, 1855,	– –	Sept. 30, 1856,	3, 1858.
June 6, 1856,	ELIHU C. BAKER	Medford	June 9, 1856,	– –	*	3, 1859.
Sept. 30, 1856,	JOHN FIELD	Worcester	Oct 13, 1856,	– –	*	3, 1858.
May 20, 1857,	GEORGE T. STEARNS	Boston	May 21, 1857,	– –	*	3, 1860.
Apr. 28, 1858,	ELIZUR WRIGHT	Boston	Apr. 29, 1858,	Apr. 26, 1864,	†	28, 1867.
28, 1858,	GEORGE W. SARGENT	Lawrence	May 1, 1858,	26, 1864,	†	28, 1867.
June 29, 1866,	JOHN E. SANFORD	Taunton	July 2, 1866,	July 1, 1869,	Nov 1, 1869,	July 1, 1872.
Oct. 28, 1869,	JULIUS L. CLARKE	Newton	Nov. 1, 1869,	1, 1872,	Jan. 1, 1875,	1, 1875.
Dec. 8, 1874,	STEPHEN H. RHODES	Boston	Dec. 31, 1874,	Dec. 31, 1877,	Mar. 12, 1879,	Jan. 1, 1881.
May 3, 1879,	*Julius L. Clarke*	Newton	May 3, 1879,	– –	– –	May 3, 1882.

Past and Present Deputy-Commissioners.

May 17, 1871,	GEORGE W. SARGENT	Chelsea	May 17, 1871,	– –	June 16, 1872,	– –
June 17, 1872,	STEPHEN H. RHODES	Boston	June 17, 1872,	– –	Dec. 31, 1874,	– –
Mar. 4, 1875,	BENJAMIN C. DEAN	Lowell	Mar. 4, 1875,	– –	Mar. 21, 1876,	– –
Apr. 1, 1876,	GEORGE H. LONG	Watertown	Apr. 1, 1876,	– –	Feb. 19, 1877,	– –
Mar. 20, 1877,	*William S. Smith*	Boston	Mar. 21, 1877,	– –	– –	– –

* The Board of three Commissioners was abolished by chapter 177, Acts of 1858.

† The Board of two Commissioners was abolished by chapter 255, Acts of 1866.

The Wrecks of a Century, or the Perils of Fire Underwriting, — 1780–1880.

The mortuary history of American Insurance Companies is most significant and instructive. When elaborated by analyses of actual business details, it becomes even more suggestive. In Massachusetts alone, one hundred years have placed before us lessons of great moment. Their teachings have been strongly emphasized by current history, and may be accepted as a fair and reliable basis of illustration for the whole American field.

Since the adoption of the State Constitution in 1780, four hundred and thirty-seven Insurance Companies (221 Stock and 216 Mutual) have been chartered, under general and special laws, within this Commonwealth. Four hundred and eleven of these Companies were Fire, Marine, and Fire-Marine, thirteen Life, twelve Health, and one Steam-Boiler.

Of the whole number, one hundred and ninety-nine (115 Stock and 84 Mutual) died in their cradles, chiefly for want of proper nursing and financial sustenance; and one hundred and fifty-four others* (67 Stock and 87 Mutual) closed their doors, either by compulsion or voluntary decision, after longer or shorter periods of business life.

Of the sixty-seven Stock Companies which succumbed to misfortune, twenty-six engaged in fire, ten in marine, and thirty-one in fire-marine underwriting; while of the eighty-seven Mutuals, sixty-three transacted a fire, thirteen a marine, and seven a fire-marine business, the remaining four taking other branches of insurance. Aggregating the two, Stock and Mutual, it appears that eighty-nine of the Companies which have ceased to exist wrote fire, twenty-three marine, and thirty-eight fire and marine risks.

The eighty-three † present survivors represent twenty-three Stock and sixty Mutual Companies. Of the former (Stock), sixteen are writing fire, four marine, and three fire and marine risks. Of the Mutuals, fifty transact a fire, one a

* Including the New England Mutual and the Shawmut, both of which have re-insured their risks since the commencement of the present year, and excluding the Equitable Marine, which has rescinded its vote to retire.

† Counting the Mechanics' Mutual and the Traders' and Mechanics' as each one Company, although both are represented in the Stock and Mutual Departments.

marine, and three a fire and marine business. Of the whole seventy-six survivors writing the risks here named, sixty-six do only a fire business, four a marine, and six a fire and marine. The remaining seven represent six Life Companies and one Steam-Boiler Insurance Company.

These figures exhibit a mortality among Massachusetts Companies reaching nearly eighty-one per cent of the *whole* number, or upwards of eighty per cent of the Stock, and more than seventy-eight per cent of the Mutuals. Of the two hundred and twenty-one Stock Companies, only twenty-three,* or less than eleven per cent, now survive; and of the two hundred and sixteen Mutuals, only sixty, or less than twenty-eight per cent, are numbered among the living. In other words, the actual mortality among the Stock Companies has been nearly ninety per cent; and among the Mutuals, upwards of seventy-two per cent. These results are notable indeed; but, with their accompanying financial experiences, we have a record still more replete with lessons of warning and instruction.

While the data wrapped up in this brief registration embrace almost every class of insurance from that of personal liberty and honesty to that of fire, marine, and life indemnity, the interest attaching thereto centres chiefly in the experiences of Fire, Marine, and Life Companies. For the purposes of this Report, however, the first two, fire and marine, are particularly appropriate. But as the first of these two, in its wider distribution of results, has been brought into more intimate relations to the general public, we have chosen that as the special topic of this necrological review.

In the department of fire underwriting alone, the century closing the present year reveals a mortuary record of eventful interest. The wrecks so thickly scattered among the shoals and breakers of insurance venture since 1780 are forcible reminders, not only of the perils encountered, but of the imperative necessity of wise and intelligent scrutiny in the selection and classification of risks, and of the equally indispensable maintenance of rates adequate to insure safety and success. The long list of defunct Companies, with its concurrent annihilation of insurance capital and assets, presents one of the startling realities of the century.

* Counting as one Company each of those having both Stock and Mutual Departments.

Of the whole two hundred and thirty-eight Massachusetts Companies which have lived to transact the business of insurance, one hundred and ninety-nine engaged in fire underwriting, seventy-six of them Stock, and one hundred and twenty-three Mutual. Of all these latter, only seventy-two survive, showing a mortality of nearly sixty-four per cent of the Companies writing fire risks.

Only five Companies were chartered by the Legislature prior to 1800, and fifty-seven during the first twenty-five years of the present century. Of these sixty-two Companies, only five now exist under their original charters, — the American Fire and Marine chartered in 1818, the Mercantile Marine and the Hospital Life in 1823, the Worcester Mutual in 1824, and the Norfolk Mutual in 1825. The Massachusetts Mutual, originally chartered in 1798, the Manufacturers in 1822, the Franklin in 1823, the Washington in 1824, and the Boylston in 1825, all of Boston, were stricken down by the great Boston fire of 1872, but resumed business under new charters in 1873. The Merchants' Fire and Marine, chartered in 1816, the oldest of its class in America, and a victim of the same disaster, did not re-organize.

As a matter of historic interest and value in this connection, we append a careful compilation of the results of fire and marine underwriting by Companies doing business in this Commonwealth since the establishment of its Insurance Department: —

Massachusetts Joint-Stock Companies.

From 1855 *to* 1879 *inclusive.*

	Premium Receipts.	Losses paid.	Expenses.	Surplus or Deficiency.
Fire Experience . .	$55,955,118	$45,710,352	$12,030,350	—$1,785,584
Marine Experience . .	52,947,108	40,220,186	11,383,628	+1,343,294
Totals	$108,902,226	$85,930,538	$23,413,978	—$442,290

Massachusetts Mutual Marine and Fire-Marine Companies.

From 1855 *to* 1879 *inclusive.*

Fire Experience . .	$3,870,398	$3,436,152	$561,207	—$126,961
Marine Experience . .	48,722,792	38,529,822	7,064,804	+3,128,166
Totals	$52,593,190	$41,965,974	$7,626,011	+$3,001,205

Massachusetts Mutual Fire Insurance Companies.

From 1855 *to* 1879 *inclusive.*

Fire Experience . .	$33,545,610	$18,320,983	$6,709,122	+$8,515,505

Joint-Stock Companies of other States.

From 1855 *to* 1879 *inclusive.*

Fire Experience . .	$616,803,442	$386,945,472	$184,424,229	+$45,433,741
Marine Experience . .	169,705,797	115,885,020	50,777,742	+3,043,035
Totals	$786,509,239	$502,830,492	$235,201,971	+$48,476,776

Joint-Stock Companies of other Countries.

From 1855 *to* 1879 *inclusive.*

Fire Experience . .	$124,118,416	$73,469,856	$34,999,334	+$15,649,226
Marine Experience . .	751,509	537,713	154,333	+59,463
Totals	$124,869,925	$74,007,569	$35,153,667	+$15,708,689

Recapitulation.

Massachusetts Companies,	$195,041,026	$146,217,495	$37,749,111	+$11,074,420
Companies of other States,	786,509,239	502,830,492	235,201,971	+48,476,776
Companies of other countries	124,869,925	74,007,569	35,153,667	+15,708,689
Totals	$1,106,420,190	$723,055,556	$308,104,749	+$75,259,885

The foregoing exhibit includes the losses paid by Companies forced into bankruptcy by the great fires in Chicago in 1871 and Boston in 1872, together with their premium receipts and expenses prior to their failure in those years.

In aggregating the business of twenty-five years ending with 1879, it will be seen that the Massachusetts Joint-Stock Companies made an actual loss of nearly $1,800,000 in excess of their premium receipts on fire business, while their surplus on marine business still leaves a *net* loss of nearly half a million.

Within the same period the Mutual Marine and Fire-Marine Companies made a loss of nearly $127,000 in excess of their premium income on fire business, while their surplus on marine business, after paying losses incurred by the disaster to the Arctic whaling fleet in 1871, shows a net surplus of three millions.

The Mutual Fire Companies stand alone among all the Companies of the State in their exhibit of a surplus over premium income on fire business. After payment of all losses and expenses, their surplus exceeds eight and a half millions.

In averaging the net results of these actual experiences of the Massachusetts Companies among the whole number which have transacted business since 1855, it will be found that the division of surplus on insurance scarcely reaches the ordinary profits of the most common business enterprises.

So also of Companies from other States and countries. An average apportionment of their sixty-four millions of surplus premium income, over losses and expenses, would leave comparatively no greater margin for dividends or profits than that which appears to have accrued to Massachusetts Companies.

The figures given in the preceding tabulation seem indeed enormous, — upwards of *one thousand and one hundred millions of dollars in premiums collected in twenty-five years* by Companies representing fire and marine insurance in Massachusetts. But after paying therefrom nearly seven hundred and twenty-five millions for losses, and upwards of three hundred and eight millions for expenses of the business, the seventy-five millions of surplus remaining give *less than seven per cent* for profits and other contingencies.

In further confirmation of this statement, it may be of interest to know that the fire experience of the Massachusetts Joint-Stock Companies shows their losses to have been nearly eighty-two, and their expenses twenty-one and a half, aggregating upwards of three per cent in excess of their premium income; the fire losses of the Mutual Fire-Marine, nearly eighty-nine, and their expenses fourteen and a half, aggregating also more than three per cent in excess of their premium income; while the Mutual Fire Companies show losses amounting to upwards of fifty-four, and expenses over twenty per cent, making nearly seventy-five per cent of their premium income.

It thus appears that the combined losses and expenses of all the Massachusetts Companies, in their fire experience for twenty-five years, aggregate only a fraction less than *ninety-four per cent* of all their premium receipts. It is also shown that nearly *ninety-seven per cent* of their premium receipts on marine business has been absorbed in the payment of losses and expenses on that account.

The experience of Companies from other States and countries, which we have cited in the same connection, differs comparatively little from each other, the losses and expenses of both averaging upwards of *ninety-three per cent* of their premium receipts.

A simple compilation of vital statistics is comparatively easy; but no complete financial exhibit of underwriting is possible without including the loss of insurance capital, not only by surviving Companies, but by those forced into retirement through the vicissitudes of the business. The data annually required by existing legislation present only the current experience of survivors, but make no mention of capital lost by disasters which not unfrequently blot out even the best managed Companies with their entire assets.

Hence it is evident, that, in any balance of a profit and loss account, the losses of those which have lost every thing must largely offset the gains of the more fortunate. True, a Company here or there may furnish a record of exceptional success; but the average experience of almost any given period would manifestly compel heavy discount in the sometimes fabulously estimated richness of imaginary *bonanzas* in fire and marine underwriting.

While it would be impossible now to give an accurate statement of insurance capital lost during the first three-quarters of the century under review, yet, with the great amount since absorbed, together with the large surplus accumulations of years of patient labor and careful management, which no power could rescue from sacrifice, the volume of loss would be found simply enormous. Some of the more noticeable aggregates are readily recalled.

In citing only a few of the memorable and historic conflagrations of the century, it will be recollected that the great New York fire of 1835 wiped out nineteen Companies and more than twenty-eight millions of insurance capital. Ten years later, another sweeping fire in the same city absorbed upwards of four millions of insurance capital. The Portland fire of 1866 swallowed upwards of three and a half millions more. The great Chicago conflagration of 1871 involved three-fourths of all the Companies then writing fire risks in the United States, making bankrupts of more than sixty whose aggregate capital and surplus amounted to nearly forty millions. The assets of thirty-nine of these Companies then doing business in Massachusetts, amounting to almost twenty-six millions, were completely absorbed by the same calamity, besides an immense aggregate from the capital and assets of nearly two hundred other Companies which suffered heavy impairment thereby. The great fire in Boston, in 1872, ruined thirty-two strong Companies, and annihilated thirty-eight millions of insurance capital; twenty-six Massachusetts Companies losing their entire assets, amounting to more than sixteen and a half millions, and others being seriously crippled.

If to these great amounts were added only the more important of the smaller losses in previous and subsequent years, ranging from half a million to five millions, the aggregate would reach almost incredible magnitude. Among these smaller yet heavy losses, we recall those at Charleston in 1838, at New York in 1839 and 1879, at Albany in 1848, San Francisco in 1850 and 1851, and Boston in 1873 and 1879. But it is needless to continue the enumeration. The result would only extend almost indefinitely the record of disaster and loss.

It is now forty-three years since Massachusetts Companies

were first required to make annual statements of their condition and business transactions for publication under State authority. These returns, for many years extremely meagre and incomplete, make up, with the more imperfect prior information, nearly all the accessible insurance data of the first seventy-five years of the century. But with this acquisition, and the elaborate statistics collected by this Department during the last twenty-five years, the amount of capital and surplus swept out of existence during the whole period may be approximately estimated.

The capital and surplus concurrently blotted out in the endless sacrificial offerings to the fire-fiend by Companies doing business in this State, during the century, can have been scarcely less than two hundred and thirty millions of dollars, of which Massachusetts Companies alone contributed, through failures and impairments, nearly, if not quite, one hundred millions. The enormous impairments involved in these experiences almost counterbalance all margin of profit from fire underwriting during that period. Over and over again have the impairments of capital been made up by levy of fresh contributions from private sources for the continued protection of the public, although the profits of the business were never commensurate with its hazards, nor equal to those derived from many of the more permanent investments.

When it is considered that income from a Company's investments, that its previous accumulations of surplus, and even its capital, are liable at any moment, and are indeed often required, to meet an excess of losses and necessary expenses, and that only some of the oldest and more fortunate Companies are able to maintain their stock at par value, it is easy to understand why insurance investments are regarded with suspicion.

But with all this record of disaster and sacrifice, particularly in fire underwriting, a great and wonderful revolution has been achieved in the business of insurance, even since Massachusetts became an independent Commonwealth. As the present Commissioner had occasion to say in a recent Report, the comparative results of these hundred years have been manifold in their spheres of growth and greatness. Within the same epoch, and in common with other great

cotemporary enterprises, that of insurance, in its various branches, has inseparably identified itself with the mighty agencies that have so successfully contributed to our national prosperity and glory. With all its faults and failures, remote or otherwise, no monetary scheme has developed greater beneficence and blessing within this memorable century, 1780–1880.

Companies represented in this Report.

The annual statements of two hundred and ten Companies appear in this volume of the Report. Of these, eighty are Massachusetts Companies; viz., twenty-four Stock, fifty Mutual Fire, and six Mutual Fire-Marine. The remaining one hundred and thirty Companies are from the following States and countries: From New York, fifty-eight; Connecticut, New Jersey, and Pennsylania, ten each; Rhode Island and Ohio, four each; Maryland, three; Missouri, two; New Hampshire, Illinois, Wisconsin, Minnesota, and California, one each; and twenty-four American Branches of Foreign Companies.

Included in these statements are those of four Massachusetts Companies which have voluntarily closed their doors, and re-insured their risks, — the New England Mutual in the Metropole and Great Western, the Shawmut in the Metropole, the Weymouth and Braintree in the Home, of New York, and the Westfield in the Westchester. Omitting these four, and counting the Fitchburg Mutual, the Mechanics', and the Traders' and Mechanics' each as one Company, though classed in two departments, and including the Jefferson, of New York, recently admitted, there will remain two hundred and seven Companies now authorized to write fire and marine risks in Massachusetts.

The annexed statements show the Companies admitted and withdrawn since the issue of the last Report: —

Companies admitted.

NAME.	Location.	Date.
Tradesmen's Fire	New York	Apr. 30, 1879.
Globe Fire	New York	May 14, "
Norwich Union	Norwich, Eng.	May 26, "
La Confiance	Paris, France	June 3, "
United Firemen's	Philadelphia, Pa.	June 9, "
London and Lancashire	Liverpool, Eng.	June 25, "
Manufacturers' and Builders'	New York	Aug. 25, "
Metropole	Paris, France	Nov. 4, "
Phœnix Assurance	London, Eng.	Nov. 6, "
Reassurances Générales	Paris, France	Nov. 18, "
Jefferson	New York	Apr. 1, 1880.

Two of the Foreign Companies admitted during the year — the Metropole and the Reassurances Générales — have made the required deposits with the Treasurer and Receiver-General of the Commonwealth, — the first-named, $200,000; and the last, $300,000. The others had previously made deposits in New York.

Companies withdrawn.

NAME.	Location.	Date.
Amity	New York	Apr. 11, 1879.
Home	Newark, N.J.	Apr. 14, "
Atlantic	Brooklyn, N.Y.	May 5, "
Roger Williams	Providence, R.I.	July 19, "
Royal Canadian	Montreal, Can.	Aug. 26, "
Safeguard	New York	June 7, "
Mercantile Mutual	New York	Oct. 25, "
Ætna	New York	Sept. 4, "

In addition to the above, and as stated on a previous page, four Massachusetts Companies have voluntarily retired, — the New England, Shawmut, Weymouth and Braintree, and the Westfield. The retirement of the first two withdraws $850,000 of cash and guarantee capital from the business.

Review of the Business of 1879.

In connection with the following condensed summary of the business of 1879, it is a pleasure to find that its results indicate, in some respects, a more hopeful assurance of coming recuperation and prosperity than was generally anticipated. As a whole, the Companies writing risks in Massachusetts have held their own, the losses of some in their volume of business having been offset by the gains of others. It will be seen, however, that the disasters of the year, and especially the strife of competition in its acceptance of inadequate rates, have produced important and unfavorable results. But the figures will show for themselves.

As compared with 1878, the admitted assets of all the Companies now represented, amounting to $157,622,284, show a gain of $3,255,071; their liabilities, $50,336,834, an increase of $2,094,305, leaving a net surplus of $107,285,450, a gain of $1,160,766, of which $605,805 has been made by Massachusetts Companies.

The risks written aggregate $7,657,592,481, an increase of $562,405,547; premium receipts, $60,556,823, an increase of $1,322,479; losses paid, $38,431,019, an increase of $5,805,-621; and expenses, $19,666,929, an increase of $829,696.

The Massachusetts business shows $740,300,948 in risks written, on which the premiums collected amounted to $7,911,886. It is noticeable, that, while the risks written were $6,874,799 in *excess* of 1878, the premium receipts were $346,240 *less*. These results indicate about the usual volume, — eight hundred millions in all classes of insurance written in the State in 1879, with nearly twelve millions in premiums collected thereon.

COMPARATIVE TABLE A. — *Massachusetts Mutual Fire Insurance Companies.*

	1878.*	1879.†	Increase or Decrease in 1879.
Assets	$5,726,532	$6,026,481	+$299,949
Liabilities	2,675,373	2,606,704	—68,669
Surplus	3,075,739	3,419,777	+344,038
Income	2,202,186	2,130,386	—71,800
Expenditures	2,065,302	1,986,612	—78,690
Risks written	181,386,299	170,882,026	—10,504,273
Net premiums received	1,889,666	1 807,686	—81,980
Risks outstanding	385,400,923	391,585,041	+6,184,118
Losses paid	752,031	471,133	—280,898
Losses incurred	559,213	421,441	—137,772
Assessments collected	12,806	18,748	+5,942
Profits returned	884,053	1,108,650	+224,597
Expenses	401,416	382,012	—19,404

* Fifty-three Companies. † Fifty-one Companies.

COMPARATIVE TABLE B. — *Massachusetts Mutual Marine and Fire-Marine Insurance Companies.*

	1878.*	1879.*	Increase or Decrease in 1879.
Cash guarantee fund	$765,200	$765,200	–
Subscription notes	366,500	357,000	—$9,500
Assets	3,202,430	3,120,188	—82,242
Liabilities	722,362	696,000	—26,362
Surplus	262,466	286,797	+24,331
Income	989,023	840,868	—148,155
Expenditures	1,126,816	1,019,925	—106,891
Risks written	49,967,319	53,441,592	+3,474,273
Net premiums received	875,418	736,722	—138,696
Risks outstanding	36,231,391	40,715,029	+4,483,638
Losses paid	689,315	554,432	—134,883
Losses incurred	595,467	617,643	+22,176
Expenses	146,389	150,232	+3,843
Scrip dividends declared	214,421	141,849	—72,572
Scrip redeemed	146,620	211,240	+64,620
Scrip outstanding	1,085,902	1,015,191	—70,711

* Five Companies.

COMPARATIVE TABLE C. — *Massachusetts Joint-Stock Insurance Companies.*

	1878.*	1879.†	Increase or Decrease in 1879.
Cash capital	$7,317,000	$7,300,000‡	—$17,000
Assets	13,253,528	13,490,987	+237,459
Liabilities	3,454,514	3,454,537	+23
Surplus	9,799,014	10,036,450	+237,436
Income	4,761,066	4,439,666	—321,400
Expenditures	4,528,192	4,638,538	+110,346
Risks written	390,335,462	430,363,545	+40,028,083
Net premiums received	4,167,976	3,848,110	—319.866
Risks outstanding	370,315,364	382,759,364	+12,444,000
Losses paid	2,713,582	2,812,750	+99,168
Losses incurred	2,673,720	3,020,203	+346,483
Expenses	1,267,764	1,302,879	+35,115
Cash dividends declared	546,000	523,750	—22,250

* Twenty-six Companies. † Twenty-five Companies.
‡ The Equitable Marine is not included.

COMPARATIVE TABLE D. — *Fire and Marine Insurance Companies of other States.*

	1878.*	1879.†	Increase or Decrease in 1879.
Cash capital	$41,414,090	$40,994,090	—$420,000
Assets	114,278,449	114,243,726	—34,723
Liabilities	32,960,531	34,228,619	+1,268,088
Income	46,278,305	46,300,441	+22,136
Expenditures	44,293,835	46,831,167	+2,537,332
Fire risks written	3,736,517,625	3,840,174,481	+103,656,856
Net premiums received	29,659,189	30,165,419	+506,230
Marine risks written	1,217,071,896	1,283,374,247	+66,302,351
Net premiums received	10,729,701	10,317,248	—412,453
Fire losses paid	14,713,119	17,521,776	+2,808,657
Marine or inl'd losses paid,	7,844,622	7,513,564	—331,058
Dividends paid	5,258,045	5,078,714	—179,331
Expenses	13,201,959	13,467,618	+265,659

* One hundred and nine Companies. † One hundred and six Companies.

COMPARATIVE TABLE E. — *United States Branches of Foreign Companies.*

	1878.*	1879.†	Increase or Decrease in 1879.
Assets in United States	$17,906,274	$20,730,902	+$2,824,628
Liabilities in United States,	8,429,749	9,750,974	+1,321,225
Income	12,701,418	14,559,110	+1,857,692
Expenditures	9,732,432	12,921,592	+3,189,160
Risks written	1,519,908,333	1,879,356,590	+359,448,257
Net premiums received	11,912,454	13,671,638	+1,759,184
Losses paid	5,912,729	8,557,404	+2,644,675
Expenses	3,819,705	4,364,188	+544,483

* Nineteen Companies. † Twenty-four Companies.

COMPARATIVE TABLE F. — *Massachusetts Business.**

	1878.	1879.	Increase or Decrease in 1879.
Fire risks written	$558,019,711	$520,814,369	—$37,205,342
Fire premiums received	5,506,392	5,026,482	—479,910
Fire losses paid	2,547,841	1,994,412	—553,429
Fire losses incurred	2,438,121	2,500,451	+62,330
Marine risks written	175,406,438	219,486,579	+44,080,141
Marine premiums received,	2,751,734	2,885,404	+133,670
Marine losses paid	2,245,118	2,011,473	—233,645
Marine losses incurred	2,107,969	1,982,864	—125,105

* For details of this business, see Table XII.

Comparative Ratios of Table F.

	1878.	1879.	Increase or Decrease in 1879.
Fire premiums received to risks written (premium rate)	.99	.96	—3
Fire losses incurred to risks written .	.44	.48	+9.1
Fire losses incurred to premiums received	44.3	49.7	+12.2
Marine premiums received to risks written (premium rate) . . .	1.57	1.31	—17
Marine losses incurred to risks written .	1.20	.90	—25
Marine losses incurred to premiums received	76.6	68.7	—10.3

Massachusetts Fire Record for 1879.

The returns required from the city and town authorities of the State, under the provisions of chapter 104 of the Acts of 1878, relating to fires, etc., have been received and found in most cases comparatively complete. These statistics have been tabulated in sufficient detail, and will be found in the closing pages of the Statistical Tabulations following the text of this Report.

In ninety-eight of the towns, no fires occurred during the year. The whole number of fires in the State was 1,807, an increase of 79 over 1878. The estimated loss by these fires was $3,584,700, and the insurance paid was $2,584,134. Of the whole number of losses making the aggregate, 532 were total, and 1,196 were partial.

Among the fires reported, the following classification appears: Dwelling-houses, 713; barns and stables, 254; stores, 192; cotton and woollen factories, 37; various other manufactories, 203; public halls, 17; churches, 12; offices, 34; unoccupied buildings, 85. Of the whole number of fires, 324 were incendiary, reported and supposed; 321 from exposure to other fires; 177 from defective chimneys; careless use and exposure of matches, 99; 426 unknown.

Massachusetts Receiverships.

In accordance with the provisions of chapter 83 of the Acts of 1876, the unclosed accounts of the several Receivers of Insurance Companies have been examined, and abstracts of the same are herewith submitted: —

Bay State Fire Insurance Company.

No receipts or disbursements since April 2, 1877.		
Cash in hands of Receivers Dec. 31, 1879		$131 16

Boston Insurance Company.

Cash in hands of Receivers Dec. 31, 1878		$65 69
Dividend since received		2 85
Cash on hand Dec. 31, 1879		$68 54

Conway Mutual Fire Insurance Company.

Cash in Receivers' hands Dec. 6, 1878		$4,071 78
Amount since received from assessments		3,192 09
		$7,263 87
Paid sundry claims	$4,526 38	
Paid sundry expenses	316 36	
		4,842 74
Balance on hand Dec. 22, 1879		$2,421 13
Probable cash value of remaining assets		4,363 57
Total		$6,784 70
Balances claimed, unpaid	$5,392 14	

Exchange Insurance Company.

No receipts or disbursements during the year.		
Cash in hands of Receivers Dec. 31, 1879		$497 45

Franklin Insurance Company.

Cash on hand Dec. 11, 1878		$9,480 80
Received on claims against former Receivers		40,401 95
for interest		467 80
for salvage		2 04
Total		$50,352 59
Paid sundry dividends	$40,640 20	
sundry return premiums	168 38	
sundry expenses	217 86	
W. W. Byrnes and J. C. Rogers, former Receivers, per order of Court	8,000 00	
		49,026 44
Cash on hand Dec. 31, 1879		$1,326 15

Home Mutual Fire Insurance Company.

Received cash and other property from Company		$898 94
from assessments on premium notes		8,268 44
interest on deposits		85 39
Total receipts		$9,252 77
Paid dividends and expenses, per order of Court		4,369 03
Cash on hand Dec. 31, 1879		$4,883 74

Howard Fire Insurance Company.

Cash on hand June 1, 1878		$2,234 04
Paid sundry dividends		122 63
Cash on hand Dec. 31, 1879		$2,111 41

Manufacturers' Insurance Company.

No change since last report.

Cash on hand Dec. 11, 1878		$8 19

Alabama claims, $276,000, exclusive of interest.

Merchants' Insurance Company.

No receipts or disbursements during the year.

Cash on hand Dec. 14, 1878		$177 42

National Insurance Company.

Cash on hand Dec. 12, 1878		$17,470 60
Receipts during the year		10,959 50
Total		$28,430 10
Payments during the year		22,179 11
Cash on hand Dec. 31, 1879		$6,250 99

New England Mutual Marine Insurance Company.

Cash on hand Dec. 21, 1878		$6,058 62
Received on premium note		57 30
Total		$6,115 92
Paid dividends	$6 91	
Paid taxes and expenses	292 80	299 71
Cash on hand Dec. 31, 1879		$5,816 21

Neptune Insurance Company.

Cash on hand Dec. 11, 1878		$9,389 68
Received for dividend and interest		197 93
Total Dec. 31, 1879		$9,587 61

No payments during the year.

Other assets remain as at last report.

Northampton Mutual Fire Insurance Company.

Cash received from former Receivers		$479 62
Assessments and prem. notes collected by present Receivers,		1,476 03
Total		$1,955 65
Paid sundry claims	$1,215 41	
Paid sundry expenses	165 33	
		$1,380 74
Cash on hand Dec. 31, 1879		$574 91

People's Fire Insurance Company.

Cash on hand, as per last account	$498 93

No disbursements during the year.

Shoe and Leather Dealers' Fire and Marine Insurance Company.

Cash on hand, as per last account	$109 14

No disbursements during the year.

Suffolk Insurance Company.

Cash on hand Dec. 31, 1878	$1,278 12
Dividends paid during the year	61 88
Cash on hand Dec. 31, 1879	$1,216 24

Washington Insurance Company.

Cash on hand at last report	$3,575 14
Assets since converted into cash	25,999 52
Cash on hand Dec. 31, 1879	$29,574 66

Other assets and claims as at last report.

A statute enacted at the present session of the Legislature (1880), intended to facilitate the relief and final discharge of Receivers of Insurance Companies, provides that dividends remaining in their hands for two years uncalled for shall be paid into the treasury of the Commonwealth, to be held for those having rightful claim thereto.

STATISTICAL TABULATIONS.

TABLE I. — *Massachusetts Mutual Fire Insurance Companies.*

NAME OF COMPANY.	Commenced Business.	Risks written in 1879.	Risks terminated in 1879.	Amount at Risk Dec. 31, 1879.	Gross Assets.*	Gross Liabilities.†	Surplus or Deficiency in 1879.	Surplus or Deficiency in 1878.
Abington	1857	$714,989	$686,159	$2,013,463	$37,387	$18,085	$19,302	$17,993
Annisquam	1847	68,467	68,225	338,862	6,456	–	‡	–
Arkwright	1860	22,913,264	21,121,081	22,233,109	224,116	100,350	123,766	92,066
Ashfield	1873	4,462	71,064	35,489	1,419	1,114	‡	–
Attleborough	1845	189,875	131,585	1,104,049	13,212	5,664	7,548	8,595
Barnstable County	1833	854,515	938,903	5,190,426	70,588	39,428	31,160	34,990
Berkshire	1835	1,038,271	1,491,290	5,154,343	60,367	35,701	24,666	20,359
Boston Manufacturers'	1850	44,560,511	41,470,560	43,656,290	417,415	185,899	231,516	201,133
Bristol County	1829	521,350	836,125	4,825,150	1,197	33	‡	–
Cambridge	1834	1,551,089	1,516,664	5,116,181	106,479	38,132	68,347	64,710
Citizens'	1846	4,294,775	4,905,657	20,423,823	226,391	147,275	79,116	82,070
Cohasset	1846	49,255	53,500	372,402	3,838	3,156	682	266
Cotton and Woolen Manufacturers'	1875	1,846,113	1,348,003	2,006,236	15,347	10,209	5,138	7,087
Dedham	1837	497,646	416,927	1,324,191	65,313	13,268	52,045	46,439
Dorchester	1856	2,757,484	3,271,676	10,339,934	174,822	93,448	81,374	78,054
Essex	1829	159,300	202,200	861,700	37,529	9,560	27,969	25,419
Fall River Manufacturers'	1870	9,089,735	8,458,603	8,791,444	102,671	42,292	60,379	40,652
Fitchburg Mutual (first class)	1847	3,390,232	3,977,416	13,512,649	136,073	108,343	27,730	24,431
Fitchburg Mutual (second class)	1847	972,131	904,089	1,123,173	94,587	9,651	84,936	78,792
Franklin Mutual	1829	432,271	996,883	3,312,550	22,310	17,985	4,325	1,818
Granby	1877	22,675	29,475	96,605	647	–	‡	–
Groveland	1828	306,092	301,749	1,341,154	41	925	‡	–
Hampshire	1832	699,275	705,890	3,190,669	48,939	21,764	27,176	30,530
Hingham	1826	3,414,226	3,372,831	21,271,548	318,812	190,440	128,372	137,821
Holyoke	1843	6,177,986	6,537,606	19,539,427	483,302	144,214	339,088§	201,334

Lowell	1832	774,235	698,240	1,850,788	57,117	12,660	44,457	34,995
Lynn	1828	357,105	388,893	1,513,694	52,712	21,306	31,406	29,672
Massachusetts	1873	2,203,617	1,900,410	14,801,772	318,639	84,205	234,434§	18,471
Mechanics'	1875	327,765	1,132,836	5,507,168	235,076	37,257	197,819§	2,400
Merchants' and Farmers'	1847	3,583,541	3,917,790	13,921,288	209,379	102,322	107,057	96,321
Merrimack	1828	3,642,234	3,167,179	14,377,482	182,525	101,595	80,930	78,836
Middlesex	1826	4,389,781	4,230,334	18,466,272	352,464	138,236	214,228	201,668
Milford	1852	136,820	156,439	742,177	5,793	3,579	2,214	1,092
Mill-Owners'	1873	9,761,820	8,691,563	9,512,397	72,525	46,305	26,220	9,702
Mutual Fire Assurance	1827	684,100	664,275	3,917,575	105,052	34,471	70,581	62,841
Mutual Protection	1864	292,300	345,850	1,071,550	31,142	6,133	25,009	21,378
Newburyport	1829	114,700	137,880	689,785	23,971	4,437	19,534	18,024
Norfolk	1825	2,994,833	3,308,126	14,312,038	299,931	124,579	175,352	159,282
Quincy	1851	6,524,448	6,979,000	25,529,558	386,631	194,940	191,691	161,163
Salem	1838	452,400	537,250	973,775	30,924	8,346	22,578	17,936
Salisbury and Amesbury	1855	55,580	78,335	366,273	2,785	1,154	1,631	1,164
Saugus	1852	817,975	875,870	2,428,450	946	841	‡	–
Shelburne	1877	4,050	700	110,908	88	–	‡	–
South Danvers	1829	161,275	162,000	991,105	45,481	11,612	33,869	33,472
Traders' and Mechanics'	1848	3,734,276	3,817,770	14,563,943	268,901	112,427	156,474	127,707
Westfield	1852	59,875	832,365	–	5,364	3,240	2,124	359
Westford	1840	72,150	113,925	502,395	1,287	2,512	—1,225	—755
West Newbury	1828	285,460	170,386	2,192,400	78	880	‡	–
Weymouth and Braintree	1833	31,600	441,553	‖	5,678	3,369	2,309	—4,827
Worcester Manufacturers'	1855	15,689,591	15,152,418	15,747,361	187,003	71,336	115,667	98,311
Worcester Mutual	1824	7,204,506	7,590,878	30,320,010	475,731	242,026	233,705	220,182
Totals		$170,882,026	$169,306,426	$391,585,031	$6,026,481	$2,606,704	$3,415,149	–

* Not including deposit notes.

† Including unearned premiums on unexpired risks.

‡ This company charges a cash premium adequate for expenses only, and relies on assessments on deposit notes to pay losses.

‖ Re-insured in Home Insurance Company of New York.

§ Exclusive of guarantee capital.

TABLE II. — *Massachusetts Mutual Fire Insurance Companies.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.*	Net Cash Premiums received.	Losses paid.	Ratio of Loss to		Expenses.	Ratio of Expenses to	
					Prems. received.	Am't at Risk.†		Prems. received.	Gross Income.
Abington	$13,154	$13,324	$11,220	$7,367	65.66	.37	$3,246	28.93	24.68
Annisquam	809	392	–	–	–	–	392	–	48.95
Arkwright	208,477	177,839	199,387	17,509	8.78	.08	17,576	8.81	8.43
Ashfield	1,176	1,432	22	1,355	–	1.91	77	–	–
Attleborough	1,688	980	1,308	543	41.51	.05	436	33.49	26.95
Barnstable County	18,060	27,104	14,867	12,551	84.42	.24	2,169	14.59	12.01
Berkshire	14,600	15,496	12,192	7,331	60.13	.13	6,754	55.40	46.26
Boston Manufacturers'	400,171	355,631	363,241	33,024	9.09	.08	39,774	10.95	9.94
Bristol County	15,669	16,095	3,222	4,815	–	.10	11,072	–	70.66
Cambridge	24,519	22,130	19,498	5,644	28.95	.11	7,357	37.73	30.01
Citizens'	64,730	78,248	55,073	24,577	44.63	.12	22,284	40.46	34.43
Cohasset	975	653	759	–	–	–	433	67.05	44.41
Cotton and Woolen Manufacturers'	20,249	20,350	19,482	11,475	58.90	.65	5,199	26.69	25.78
Dedham	10,928	6,746	17,318	1,187	16.22	.09	2,912	39.79	26.65
Dorchester	46,895	48,542	40,521	19,534	48.21	.18	13,513	33.35	28.82
Essex	5,078	4,482	2,954	1,481	50.13	.17	979	33.14	19.28
Fall River Manufacturers'	87,200	73,808	83,272	4,278	5.14	.05	6,322	7.59	7.25
Fitchburg Mutual (first class)	56,968	63,475	49,056	26,898	54.83	.19	9,253	18.86	16.24
Fitchburg Mutual (second class)	20,336	12,470	15,472	5,862	37.89	.54	3,384	21.87	16.64
Franklin Mutual	5,597	7,722	4,370	4,041	92.47	.11	2,790	63.84	49.85
Granby	149	17	–	–	–	–	17	–	11.41
Groveland	358	1,342	–	768	–	.06	546	–	–
Hampshire	12,176	14,838	9,626	7,735	80.44	.24	2,973	30.89	24.42
Hingham	75,102	85,636	59,709	34,950	59.23	.16	10,757	18.02	14.32
Holyoke	101,624	81,988	76,383	25,711	33.66	.13	25,345‖	33.18	24.94

Lowell	10,653	7,163	7,734	760	9.83	.04	2,734	35.35	25.66
Lynn	7,682	5,382	4,932	424	8.60	.03	1,738	35.24	22.62
Massachusetts	37,353	37,080	19,705	1,427	7.24	.01	18,757	95.19	50.22
Mechanics'	5,546	19,330	3,617	17,851	493.53	.30	1,479‖	40.89	26.67
Merchants' and Farmers'	54,503	61,351	45,004	24,876	55.27	.18	18,108‖	40.24	33.22
Merrimack	57,090	56,292	47,683	23,903	50.13	.17	13,385	28.07	23.45
Middlesex	81,971	77,474	66,079	21,067	31.88	.11	18,549	28.07	22.63
Milford	1,741	1,626	1,475	790	53.56	.10	420	28.47	24.12
Mill-Owners'	94,929	76,799	92,681	8,063	8.70	.09	13,443	14.50	14.16
Mutual Fire Assurance	16,510	10,737	10,375	1,110	10.70	.03	3,180	30.65	19.26
Mutual Protection	4,555	2,062	2,927	5	.17	–	926	31.64	20.33
Newburyport	2,479	2,943	1,424	850	69.69	.12	533	37.43	21.50
Norfolk	67,113	65,718	48,573	25,037	51.55	.17	13,102	26.97	19.52
Quincy	105,297	90,193	91,536	21,869	23.89	.08	28,533	31.17	27.10
Salem	8,074	5,052	6,342	29	.46	–	1,428	22.52	17.69
Salisbury and Amesbury	522	1,172	360	638	177.22	.17	417	115.83	79.88
Saugus	2,864	2,681	–	1,353	–	.06	1,308	–	45.67
Shelburne	24	2	24	–	–	–	2	–	–
South Danvers	5,966	4,467	3,365	118	3.51	.01	1,043	31.00	17.48
Traders' and Mechanics'	68,173	49,781	52,969	12,222	23.07	.08	13,604	25.68	19.96
Westfield	1,103	5,994‡	846	1,550	183.21	.40	227	26.83	20.58
Westford	718	1,411	718	1,404	195.55	.27	7	.96	.96
West Newbury	2,754	2,317	–	1,304	–	.06	945	–	34.31
Weymouth and Braintree	776	3,728§	313	775	247.60	.16	554	177.00	71.39
Worcester Manufacturers'	151,226	142,763	142,104	14,446	10.17	.09	7,885	5.55	5.21
Worcester Mutual	134,076	122,354	107,826	30,627	28.40	.10	24,143	22.39	18.01
	$2,130,386	$1,986,612	$1,817,564	$471,134	26.01	.12	$382,012	21.13	17.93

* Including return premiums or dividends of profits.

† Taking mean amount of risks outstanding at beginning and end of year.

‡ Including $3,593 paid for re-insurance.

§ Including $2,399 paid for re-insurance.

‖ Including net cost of guarantee capital.

TABLE III. — *Massachusetts Mutual Marine and Fire-Marine Insurance Companies.*

NAME OF COMPANY.	Commenced Business.	Guarantee Fund.	Scrip outstanding.	Am't at Risk Dec. 31, 1879.	Gross Assets.	Gross Liabilities.*	Surplus or Deficiency in 1879.	Surplus or Deficiency in 1878.
Atlantic Mutual Fire and Marine	1855	$100,000	$89,104	$316,838	$250,118	$42,122	$18,892	$4,382
Boylston Mutual (Fire and Marine)	1873	557,200	79,700	27,509,203	928,659	191,967	99,792	55,217
China Mutual (Marine)	1853	–	702,500	8,034,732	1,121,840	245,826	173,514	196,722
India Mutual (Fire and Marine)	1867	115,000	143,887	1,775,498	375,880	104,233	12,760	13,284
New England Mutual (Fire and Marine)	1872	350,000	–	3,078,758	443,691	111,852	—18,161	—7,139
Totals		$1,122,200	$1,015,191	$40,715,029	$3,120,188	$696,000	$286,797	$262,466

* Including unearned premiums, but not including cash or stock-note guarantee fund or outstanding scrip.

TABLE IV. — *Massachusetts Mutual Marine and Fire-Marine Insurance Companies.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Marine Prems. received.	Marine Losses paid.	Ratio.*	Fire Prems. received.	Fire Losses paid.	Ratio.*	Expenses.	Ratio.†
Atlantic Mutual	$48,890	$46,948	$43,453	$43,174	99.36	–	–	–	$3,773	8.63
Boylston Mutual	241,212	239,569	113,021	62,479	55.28	$86,556	$68,487	79.12	59,423	29.72
China Mutual	329,712	501,092	290,292	200,087	68.93	–	–	–	42,400	14 61
India Mutual	105,721	94,295	98,092	67,016	68.32	–	–	–	19,804	20.19
New England Mutual	115,333	138,022	95,887	103,170	107.60	9,421	10,019	106.35	24,832	23.45
Totals	$840,868	$1,019,926	$640,745	$475,926	70.96	$95,977	$78,506	81.80	$150,232	20.39

* Of losses paid to cash premiums received.

† Of expenses to gross cash premiums received.

TABLE V. — *Massachusetts Joint-Stock Insurance Companies.*

NAME OF COMPANY.	Cash Capital.	Amount at Risk Dec. 31, 1879.	Gross Assets.	Gross Liabilities.*	Ratio of Assets to Liabilities.	Surplus as regards Policy-holders Dec. 31, 1879.	Surplus or Impairment of Capital Dec. 31, 1879.	Percentage of Surplus or Impairment Dec. 31, 1879.	Percentage of Surplus or Impairment Dec. 31, 1878.
Alliance	$200,000	$11,605,539	$272,683	$82,492	3.31	$190,191	—$9,809	—4.95	—1.90
American	300,000	10,303,563	522,812	84,109	6.22	438,703	138,703	46.23	41.07
Beverly	50,000	6,500	48,920	671	72.91	48,249	—1,751	—3.50	—2.70
Boston Marine	500,000	7,368,144	1,211,427	510,379	2.37	701,048	201,048	40.21	28.90
Commonwealth	500,000	23,873,109	701,599	170,601	4.11	530,998	30,998	6.19	2.65
Dwelling-House	300,000	13,101,803	373,408	60,418	6.18	312,990	12,990	4.33	3.53
Eliot	200,000	9,152,510	411,222	71,620	5.74	339,602	139,602	69.80	68.86
Faneuil Hall	300,000	4,335,398	326,569	54,022	6.05	272,547	—27,453	—9.15	6.53
Firemen's Fire	300,000	16,268,077	746,797	123,541	6.04	623,256	323,256	107.75	105.08
First National	200,000	7,598,780	285,366	73,727	3.87	211,639	11,639	5.81	7.38
Franklin of Boston	200,000	6,778,003	252,402	54,695	4.61	197,707	—2,293	—1.14	5.01
Gloucester	100,000	2,666,635	151,854	37,035	4.10	114,819	14,819	14.82	9.28
Manufacturers' Fire and Marine	500,000	60,611,976	1,160,806	407,721	2.85	753,085	253,085	50.61	49.73
Mechanics' Mutual (Stock Department)	200,000	4,161,348	238,155	31,309	7.61	206,846	6,846	3.42	.31
Mercantile Marine	400,000	15,711,878	732,857	128,192	5.72	604,665	204,665	51.16	47.42
Neptune Fire and Marine	300,000	8,681,607	562,035	109,954	5.11	452,081	152,081	50.69	48.72
North American	200,000	9,639,383	315,497	46,557	6.78	268,940	68,940	34.47	36.93
Prescott	200,000	14,681,177	402,363	113,438	3.55	288,925	88,925	44.46	38.14
Revere	200,000	10,075,849	285,691	76,047	3.76	209,644	9,644	4.82	3.33
Salem Marine	100,000	874,573	257,916	34,309	7.52	223,607	123,607	123.61	96.63
Shawmut	500,000	10,361,510	593,453	91,658	6.47	501,795	1,795	.39	5.02
Shoe and Leather	300,000	21,755,503	752,328	231,153	3.25	521,175	221,175	73.74	56.99
Springfield Fire and Marine	750,000	95,795,663	1,858,477	664,143	2.80	1,194,334	444,334	59.24	50.40
Traders' and Mechanics'	100,000	3,313,319	180,589	24,678	7.32	155,911	55,911	55.91	49.78
Washington	400,000	14,037,516	845,761	172,068	4.92	673,693	273,693	68.42	56.21
Totals	$7,300,000	$382,759,363	$13,490,987	$3,454,537	3.91	$10,036,450	$2,736,450	37.49	33.92

* Including unearned premiums, but not including capital stock.

TABLE VI. — *Massachusetts Joint-Stock Insurance Companies.*

NAME OF COMPANY.	FIRE BUSINESS.			Ratio of Loss to		MARINE BUSINESS.			Ratio of Loss to	
	Risks written.	Premiums received.	Losses paid.	Prems. received.	Risks written.	Risks written.	Premiums received.	Losses paid.	Prems. received.	Risks written.
Alliance	$13,484,660	$163,716	$153,680	93.87	1.14	–	–	–	–	–
American	5,257,847	25,227	28,277	112.09	.54	$4,587,851	$55,350	$26,641	48.13	.58
Beverly	–	–	–	–	–	13,200	1,082	1,400	118.44	10.61
Boston Marine	–	–	–	–	–	44,735,519	629,718	421,474	66.93	.94
Commonwealth	23,410,168	186,931	125,442	67.11	.54	–	–	–	–	–
Dwelling-House	3,259,705	20,628	5,715	27.71	.18	–	–	–	–	–
Eliot	9,917,952	78,707	32,943	41.85	.33	–	–	–	–	–
Faneuil Hall	16,954,539	4,779	150,038	*	*	8,255,368	23,864	11,263	*	*
Firemen's Fire	11,346,783	94,903	38,283	40.34	.34	–	–	–	–	–
First National	9,153,893	102,690	96,224	93.70	1.05	–	–	–	–	–
Franklin, of Boston	6,273,552	62,302	38,221	61.35	.61	–	–	–	–	–
Gloucester	1,816,859	23,224	30,194	130.01	1.66	329,837	16,427	17,984	109.48	5.45
Manufacturers' Fire and Marine	40,775,595	198,140	176,275	89.01	.43	21,289,948	139,478	113,990	81.73	.54
Mechanics' Mutual (Stock Department),	4,971,679	39,764	25,613	64.41	.52	–	–	–	–	–
Mercantile Marine	10,212,078	58,655	33,161	56.54	.33	4,975,077	68,445	56,676	82.80	1.14
Neptune Fire and Marine	6,776,192	64,937	35,240	54.27	.52	1,420,701	59,385	57,291	96.47	4.03
North American	7,122,438	39,375	22,950	58.29	.32	–	–	–	–	–
Prescott	13,858,195	126,243	85,528	67.75	.62	–	–	–	–	–
Revere	10,396,931	90,905	64,070	70.48	.62	–	–	–	–	–
Salem Marine	–	–	–	–	–	2,237,719	42,919	35,927	83.71	1.61
Shawmut	15,636,292	170,943	173,381	101.43	1.11	–	–	–	–	–
Shoe and Leather	16,635,729	138,709	57,591	41.52	.35	15,666,369	107,845	78,725	73.00	.50
Springfield Fire and Marine	77,434,708	790,261	496,156	62.78	.64	–	–	–	–	–
Traders' and Mechanics'	2,356,772	24,537	20,850	84.97	.88	–	–	–	–	–
Washington	12,409,720	91,899	47,301	51.47	.38	7,389,669	106,122	54,246	51.12	.73
Totals	$319,462,287	$2,597,475	$1,937,133	74.57	.64	$110,901,258	$1,250,635	$875,617	70.46	.84

* As a large portion of the business of this company was re-insured during the year, ratios cannot properly be drawn.

TABLE VII. — *Massachusetts Joint-Stock Insurance Companies.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.*	Ratio of Expenses to		Cash Dividends declared.
					Premiums received.	Gross Income.	
Alliance	$171,490	$217,261	—$45,771	$63,581	38.84	37.08	-
American	100,178	111,601	—11,423	26,773	33.23	26.72	$30,000
Beverly	5,521	5,277	244	2,127	179.95	38.53	1,750
Boston Marine	659,761	604,669	55,092	133,194	21.15	20.19	50,000
Commonwealth	217,063	206,337	10,726	80,895	43.28	37.27	-
Dwelling-House	39,607	48,449	—8,842	20,414	98.96	51.54	24,000
Eliot	97,484	88,181	9,303	35,238	44.77	36.15	20,000
Faneuil Hall	47,704	223,214	—175,510	52,913	-	-	9,000
Firemen's Fire	135,848	108,378	27,470	40,180	42.34	29.58	30,000
First National	117,082	140,028	—22,946	37,804	36.81	32.29	6,000
Franklin of Boston	76,732	76,924	—192	26,703	42.86	34.80	12,000
Gloucester	49,327	62,971	—13,644	11,841	29.86	24.01	3,000
Manufacturers' Fire and Marine	383,679	442,253	—58,574	101,988	30.21	26.58	50,000
Mechanics' Mutual (Stock Department)	52,012	41,544	10,468	15,931	40.06	30.63	-
Mercantile Marine	159,234	169,117	—9,883	38,155	30.02	23.96	40,000
Neptune Fire and Marine	148,988	158,667	—9,679	36,136	29.07	24.25	30,000
North American	54,916	64,391	—9,475	21,491	54.58	39.14	20,000
Prescott	145,417	151,422	—6,005	45,894	36.35	31.56	20,000
Revere	102,484	107,676	—5,192	43,606	47.97	42.55	-
Salem Marine	53,606	52,629	977	6,717	15.65	12.53	10,000
Shawmut	198,816	261,871	—63,055	73,490	42.99	36.96	15,000
Shoe and Leather	274,992	229,380	45,612	63,063	25.58	22.93	30,000
Springfield Fire and Marine	881,216	835,375	45,841	264,219	33.43	29.98	75,000
Traders' and Mechanics'	33,744	36,591	—2,847	7,740	31.54	22.94	8,000
Washington	232,765	194,332	38,433	52,786	26.66	22.68	40,000
Totals	$4,439,666	$4,638,538	—$198,872	$1,302,879	34.11	29.35	$523,750

* Excluding losses, dividends, return premiums, and drawbacks, and premiums on re-insurance.

TABLE VIII. — *Insurance Companies of other States.*

NAME OF COMPANY.	Location.	Cash Capital.	Amount at Risk Dec. 31, 1879.	Gross Assets.*	Gross Liabilities.	Ratio of Assets to Liabilities.	Surplus as regards Policy-holders Dec. 31, 1879.	Surplus or Impairment of Capital Dec. 31, 1879.	Percentage of Surplus or Impairment Dec. 31, 1879.	Percentage of Surplus or Impairment Dec. 31, 1878.
Ætna	Hartford	$3,000,000	$272,860,709	$6,973,714	$1,699,002	4.10	$5,274,712	$2,274,712	75.82	68.18
Albany	Albany	200,000	8,988,369	419,794	40,265	10.43	379,529	179,529	89.76	95.26
American	Newark	600,000	25,870,654	1,453,588	135,180	10.75	1,318,408	718,408	119.73	116.39
American Central	St. Louis	300,000	26,437,124	781,383	250,794	3.12	530,589	230,589	76.86	79.43
American Exchange	New York	200,000	9,704,186	289,840	27,295	10.62	262,545	62,545	31.27	34.63
American Fire	New York	400,000	37,348,153	972,417	96,129	10.12	876,288	171,766†	42.94	48.37
American Fire	Philadelphia	400,000	32,251,744	1,463,607	474,798	3.08	988,809	588,809	147.21	129.00
Atlantic Fire and Marine	Providence	200,000	4,318,337	255,036	40,291	6.33	214,745	14,745	7.37	2.94
Atlantic Mutual	New York	-	79,905,984	12,437,740	4,055,552	3.07	8,382,188	1,739,608‡	-	-
Buffalo	Buffalo	200,000	7,049,262	266,137	45,163	5.89	220,974	20,974	10.48	22.32
Buffalo German	Buffalo	200,000	27,990,379	781,062	160,040	4.88	621,022	421,022	210.51	210.01
Citizens'	New York	300,000	45,212,397	945,978	159,399	5.93	786,579	336,579§	112.19	117.92
Citizens'	St. Louis	200,000	6,692,591	425,865	58,466	7.28	367,399	167,399	83.69	78.44
City Fire	New York	210,000	10,709,173	404,548	31,118	13.00	373,430	163,430	77.82	84.94
Clinton	New York	250,000	20,038,625	455,578	75,323	6.05	380,255	130,255	52.10	60.07
Columbia	New York	300,000	7,643,849	347,167	44,442	7.81	302,725	2,725	.90	3.71
Commerce	Albany	200,000	8,900,899	401,814	48,611	8.27	353,203	153,203	76.60	81.90
Commercial Fire	New York	200,000	37,922,506	513,544	201,143	2.55	312,401	112,401	56.20	85.26
Commercial Mutual	New York	-	10,034,728	810,805	112,501	7.21	698,304	82,249‖	-	-
Connecticut Fire	Hartford	1,000,000	40,968,631	1,373,480	246,815	5.57	1,126,665	126,665	12.67	10.33
Continental	New York	1,000,000	272,924,515	3,448,304	1,353,711	2.55	2,094,593	1,017,428¶	101.74	94.49
Delaware Mutual Safety	Philadelphia	360,000	30,828,724	2,064,148	536,329	3.85	1,527,819	251,764*a*	69.93	71.79
Enterprise Fire and Marine	Cincinnati	300,000	7,107,498	396,457	70,245	5.64	326,212	26,212	8.74	8.56
Equitable Fire and Marine	Providence	200,000	10,864,949	352,638	71,980	4.90	280,658	80,658	40.33	34.40
Exchange Fire	New York	200,010	15,714,945	370,376	77,070	4.81	293,306	93,296	46.64	59.84

Fairfield Fire	South Norwalk,	200,000	14,890,489	296,644	79,335	3.74	217,309	17,309	8.65	16.73
Farragut Fire	New York	200,000	27,376,027	422,789	97,232	4.35	325,557	125,557	62.78	80.53
Fire Association	Philadelphia	500,000	195,153,478	3,732,368	2,484,424	1.50	1,247,944	747,944	149.59	82.18
Fireman's Fund	San Francisco	300,000	32,859,105	692,014	300,887	2.30	391,127	91,127	30.37	24.79
Firemen's	Baltimore	378,000	20,521,499	545,034	68,765	7.93	476,269	98,269	25.20	29.76
Firemen's	Dayton	250,000	14,484,993	397,247	93,948	4.23	303,299	53,299	21.28	25.37
Firemen's	Newark	400,000	27,139,016	1,150,107	112,534	10.22	1,037,573	637,573	159.39	146.63
Firemen's	New York	204,000	10,484,273	321,835	48,898	6.58	272,937	68,937	33.79	42.07
Franklin	Philadelphia	400,000	138,675,589	3,192,540	1,881,752	1.70	1,310,788	910,788	227.69	232.16
German	Baltimore	500,000	32,162,488	826,142	116,255	7.11	709,887	209,887	41.98	36.20
German American	New York	1,000,000	142,573,461	2,593,369	741,104	3.50	1,852,265	852,265	85.23	79.42
Germania	New York	500,000	76,189,427	1,622,100	403,484	4.02	1,218,616	718,616	143.72	145.91
Girard Fire and Marine	Philadelphia	300,000	40,928,116	1,161,598	303,772	3.82	857,826	557,826	185.94	176.45
Glen's Falls	Glen's Falls	200,000	58,411,132	973,498	313,380	3.11	660,118	460,118	230.05	207.67
Globe Fire	New York	200,000	21,717,157	384,227	65,976	5.82	318,251	118,251	59.13	-
Great Western	New York	662,080	5,939,684	942,238	211,089	4.46	731,148	69,068	10.43	19.99
Guardian Fire	New York	200,000	9,995,555	273,093	50,323	5.43	222,770	22,770	11.38	17.67
Hanover Fire	New York	500,000	84,867,441	1,616,576	457,422	3.53	1,159,154	659,154	131.83	129.96
Hartford Fire	Hartford	1,250,000	197,045,538	3,324,601	1,203,391	2.76	2,121,210	871,210	69.69	64.88
Hoffman Fire	New York	200,000	13,941,798	338,778	84,242	4.02	254,536	54,536	27.27	39.42
Home	New York	3,000,000	349,791,990	6,303,118	2,012,576	3.13	4,290,542	1,290,542	43.02	44.10
Howard	New York	500,000	25,977,594	746,405	129,589	5.76	616,816	116,816	23.36	27.03
Insurance Company of North America,	Philadelphia	2,000,000	195,977,975	6,556,740	2,161,479	3.03	4,395,261	2,395,261	119.76	129.92
Insurance Company, State of Penn.	Philadelphia	200,000	19,548,461	662,137	237,687	2.79	424,450	224,450	112.22	107.37
Irving	New York	200,000	7,130,061	247,822	41,334	6.00	206,488	6,488	3.24	16.18
Knickerbocker Fire	New York	280,000	16,371,944	335,006	50,067	6.69	284,939	4,939	1.76	-
Lamar	New York	200,000	10,853,971	379,216	81,536	4.65	297,680	97,680	48.84	58.23
Lorillard	New York	300,000	17,896,183	412,835	81,732	5.05	331,103	31,103	10.37	23.84
Manhattan	New York	250,000	47,884,267	680,429	324,546	2.10	355,883	105,883	42.35	82.41
Manufacturers'	Newark	200,000	13,314,441	303,778	89,287	3.40	214,491	14,491	7.25	10.43
Manufacturers' and Builders'	New York	200,000	22,559,665	459,746	76,837	5.98	382,909	182,909	91.45	-
Mercantile	Cleveland	200,000	10,271,687	424,971	81,206	5.23	343,765	143,765	71.88	57 88
Mercantile	New York	200,000	7,287,819	267,796	30,964	8.65	236,832	36,832	18.41	25.69
Merchants'	Newark	400,000	46,263,388	1,087,877	268,243	4.06	819,634	419,634	104.91	98.03
Merchants'	New York	200,000	20,924,293	457,256	82,650	5.53	374,606	174,606	87.30	112.52

* Exclusive of special deposits. † Scrip outstanding, $304,521. ‡ Scrip outstanding, $6,642,580.
§ Scrip outstanding, $150,000. || Scrip outstanding, $616,055. ¶ Scrip outstanding, $77,164. *a* Scrip outstanding, $916,055.

TABLE VIII. — *Insurance Companies of other States* — Concluded.

NAME OF COMPANY.	Location.	Cash Capital.	Amount at Risk Dec. 31, 1879.	Gross Assets.*	Gross Liabilities.	Ratio of Assets to Liabilities.	Surplus as regards Policy-holders Dec. 31, 1879.	Surplus or Impairment of Capital Dec. 31, 1879.	Percentage of Surplus or Impairment Dec. 31, 1879.	Percentage of Surplus or Impairment Dec. 31, 1878.
Merchants'	Providence	$200,000	$14,779,062	$381,454	$95,514	3.99	$285,940	$85,940	42.97	36.33
Meriden Fire	Meriden	300,000	16,163,903	420,133	107,616	3.90	312,517	12,517	4.14	5.55
National Fire	Baltimore	200,000	10,500,097	279,699	60,056	4.66	219,643	19,643	9.82	10.44
National Fire	Hartford	600,000	29,641,108	1,140,058	175,753	6.49	964,305	364,305	60.72	53.10
National Fire	New York	200,000	23,442,084	388,758	87,769	4.43	300,989	100,989	50.49	62.17
Newark City	Newark	200,000	11,280,028	308,756	82,651	3.74	226,105	26,105	13.05	23.61
Newark Fire	Newark	250,000	23,908,468	760,458	157,892	4.82	602,566	352,566	141.03	146.61
New Hampshire Fire	Manchester	250,000	20,813,629	537,824	140,691	3.82	397,133	147,133	58.85	51.07
New York and Boston	New York	200,000	3,929,092	242,808	22,739	10.68	220,069	20,069	10.03	12.28
New York Bowery	New York	300,000	33,897,371	792,823	106,248	7.46	686,575	386,575	128.86	136.86
New York City	New York	300,000	20,083,878	400,051	98,986	4.04	301,065	1,065	.35	18.35
Niagara Fire	New York	500,000	65,552,928	1,315,727	328,101	4.01	987,626	487,626	97.53	86.92
Northern	Watertown	250,000	14,273,312	370,744	113,198	3.28	257,546	7,546	3.02	21.25
Northwestern National	Milwaukee	600,000	25,425,278	954,249	208,149	4.58	746,100	146,100	24.35	23.82
Orient	Hartford	500,000	24,764,441	809,020	162,721	4.97	646,299	146,299	29.26	25.73
Orient Mutual	New York	-	23,706,642	1,120,043	294,034	3.81	826,009	232,481†	-	-
Pacific Fire	New York	200,000	25,121,140	684,329	85,276	8.03	599,053	399,053	199.53	213.07
Pacific Mutual	New York	-	8,374,513	728,951	362,389	2.01	366,562	—41,979‡	-	-
Park Fire	New York	200,000	',231,333	323,673	33,936	9.54	289,737	89,737	44.87	50.78
Pennsylvania Fire	Philadelphia	400,000	53,177,560	1,990,462	785,219	2.53	1,205,243	805,243	201.31	163.88
People's	Newark	300,000	19,710,324	501,455	145,326	3.45	356,129	55,266§	18.42	19.10
People's	Trenton	300,000	16,897,544	601,094	119,733	5.01	481,361	181,361	60.45	58.16
Phenix	Brooklyn	1,000,000	170,428,005	2,320,082	937,245	2.48	1,382,837	382,837	38.28	56.26
Phœnix	Hartford	1,000,000	131,348,030	2,667,241	861,333	3.10	1,805,908	805,908	80.59	69.41
Providence Washington	Providence	400,000	17,187,010	664,823	191,696	3.47	473,127	73,127	18.28	7.48

Relief	New York	200,000	12,263,456	283,263	41,880	6.76	241,383	41,383	20.69	29.72
Republic Fire	New York	300,000	27,483,301	423,366	94,244	4.49	329,122	24,702‖	8.23	10.28
Rochester German	Rochester	200,000	21,265,417	437,265	117,193	3.73	320,072	120,072	60.04	57.77
Rutgers	New York	200,000	13,687,227	428,953	53,619	8.00	375,334	175,334	87.67	102.60
Security	New Haven	200,000	14,976,606	335,754	123,843	2.71	211,911	11,911	5.96	17.11
Standard	New York	200,000	12,890,899	426,949	57,858	7.38	369,091	169,091	84.55	87.51
Standard	Trenton	200,000	9,105,734	294,044	88,616	3.32	205,428	5,428	2.71	4.82
Star Fire	New York	300,000	33,248,958	585,510	163,919	3.57	421,591	121,591	40.53	57.11
Sterling Fire	New York	200,000	11,596,372	274,034	45,514	6.02	228,520	28,520	14.26	24.62
St. Nicholas	New York	200,000	16,581,952	291,527	80,686	3.61	210,841	10,841	5.42	19.51
St. Paul Fire and Marine	St. Paul	400,000	38,948,141	857,681	291,306	2.94	566,375	166,375	41.59	40.93
Toledo Fire and Marine	Toledo	200,000	3,982,208	246,070	39,530	6.22	206,540	6,540	3.27	3.25
Trade	Camden	200,000	2,806,034	233,121	29,054	8.02	204,067	4,067	2.03	5.31
Traders'	Chicago	500,000	18,577,486	853,183	221,766	3.85	631,417	131,417	26.28	32.05
Tradesmen's Fire	New York	300,000	20,312,832	509,297	104,842	4.86	404,455	104,455	34.82	–
Union	Philadelphia	500,000	10,143,826	704,223	159,220	4.42	545,003	45,003	9.00	22.10
United Firemen's	Philadelphia	200,000	12,376,776	678,977	415,956	1.63	263,021	63,021	31.51	–
United States Lloyds	New York	–	¶	566,515	167,854	3.38	398,661	–	–	–
Watertown Fire	Watertown	200,000	100,231,128	757,655	461,375	1.64	296,280	96,280	48.14	41.24
Westchester	New Rochelle	300,000	69,065,004	831,121	409,619	2.03	421,502	121,502	40.50	49.47
Williamsburgh City	Brooklyn	250,000	60,549,890	983,553	316,846	3.10	666,707	416,707	166.68	167.93
Totals		$40,994,090	$4,357,428,963	$114,243,726	$34,228,619	3.34	$80,015,107	$28,908,626	70.52	–

* Exclusive of special deposits.
§ Scrip outstanding, $863.
† Scrip outstanding, $593,528.
‖ Scrip outstanding, $4,420.
‡ Scrip outstanding, $408,541.
¶ Not reported.

TABLE IX. — *Insurance Companies of other States.*

NAME OF COMPANY.	FIRE BUSINESS.			Ratio of Loss to		MARINE BUSINESS.			Ratio of Loss to	
	Risks written.	Premiums received.	Losses paid.	Prems. received.	Risks written.	Risks written.	Premiums received.	Losses paid.	Prems. received.	Risks written.
Ætna	$221,969,300	$2,101,346	$1,224,430	58.27	.55	$20,461,090	$101,094	$31,681	31.66	.15
Albany	8,952,859	56,816	43,441	76.46	.49	–	–	–	–	–
American	25,418,783	160,758	71,687	44.59	.28	–	–	–	–	–
American Central	29,832,396	345,340	202,877	58.75	.68	–	–	42,335	–	–
American Exchange	11,219,596	39,575	11,046	27.91	.10	110,250	1,962	1,515	77.22	1.37
American Fire (New York)	50,426,033	140,888	78,506	55.72	.16	–	–	–	–	–
American Fire (Philadelphia)	36,389,526	297,288	145,563	48.96	.40	–	–	–	–	–
Atlantic Fire and Marine	4,730,478	42,995	33,446	77.79	.71	1,102,840	5,063	1,147	22.65	.10
Atlantic Mutual	–	–	–	–	–	282,419,173	3,162,855	1,524,331	48.19	.54
Buffalo	8,958,511	66,474	52,701	79.28	.59	16,612,050	56,866	32,299	56.80	.19
Buffalo German	28,969,738	231,792	118,094	50.95	.41	7,712,921	25,192	21,401	84.95	.28
Citizens' (New York)	50,555,276	228,335	102,553	44.91	.20	–	–	–	–	–
Citizens' (St. Louis)	10,310,287	88,141	54,998	62.40	.53	1,046,338	6,211	5,307	85.44	.51
City Fire	11,426,626	38,848	20,114	51.78	.18	–	–	–	–	–
Clinton	21,780,360	113,574	58,958	51.91	.27	–	–	–	–	–
Columbia	8,005,999	69,625	54,779	78.68	.68	–	–	–	–	–
Commerce	9,453,730	66,176	32,690	49.40	.35	–	–	–	–	–
Commercial Fire	38,544.393	281,727	167,710	59.53	.44	2,815,928	25,771	13,756	53.38	.49
Commercial Mutual	4,969,046	21,871	30,063	137.46	.61	18,465,845	141,682	89,635	63.27	.49
Connecticut Fire	44,753,757	399,348	233,940	58.58	.52	–	–	–	–	–
Continental	236,823,419	1,514,069	825,954	54.55	.35	–	–	–	–	–
Delaware Mutual Safety	14,874,533	95,223	48,800	51.25	.33	50,217,464	508,265	368,763	72.55	.73
Enterprise Fire and Marine	7,013,625	68,335	46,285	67.73	.66	1,637,605	46,350	37,123	80.09	2.27
Equitable Fire and Marine	11,749,896	97,775	44,223	45.23	.38	1,719,029	9,121	4,802	52.65	.28
Exchange Fire	21,684,539	115,565	70,449	60.96	.32	29,210	517	–	–	–
Fairfield Fire	13,446,389	120,383	87,637	72.80	.65	–	–	–	–	–
Farragut Fire	28,412,151	123,311	48,523	39.35	.17	–	–	–	–	–
Fire Association	118,074,757	1,160,008	620,088	53.46	.53	–	–	–	–	–
Fireman's Fund	37,007,149	389,845	261,951	67.20	.71	5,069,050	84,380	47,670	56.49	.94
Firemen's (Baltimore)	24,641,945	135,461	78,443	57.91	.32	–	–	–	–	–

Firemen's (Dayton)	11,843,569	108,088	48,042	44.45	.41	–	–	–	–	–
Firemen's (Newark)	26,415,168	175,013	87,005	49.71	.33	–	–	–	–	–
Firemen's (New York)	11,600,990	53,114	30,598	57.61	.26	151,443	2,261	84	3.72	.06
Franklin	56,468,538	512,751	367,729	71.72	.65	–	–	–	–	–
German	30,898,400	183,536	73,018	39.78	.24	–	–	–	–	–
German American	135,020,839	993,481	513,946	51.73	.38	–	–	–	–	–
Germania	54,361,392	549,568	230,383	41.92	.43	–	–	–	–	–
Girard Fire and Marine	30,877,823	253,603	111,474	43.95	.36	–	–	–	–	–
Glen's Falls	35,653,637	301,291	166,117	55.14	.47	–	–	–	–	–
Globe Fire	25,979,902	104,089	50,442	48.46	.19	–	–	–	–	–
Great Western	–	–	–	–	–	67,273,677	425,803	317,426	74.55	.47
Guardian Fire	13,701,384	75,341	36,881	48.95	.27	15,500	406	–	–	–
Hanover Fire	76,627,113	576,046	303,908	52.76	.40	–	–	–	–	–
Hartford Fire	151,442,247	1,460,124	860,445	58.93	.57	–	–	–	–	–
Hoffman Fire	16,713,959	129,935	92,706	71.35	.55	2,500	125	–	–	–
Home	324,052,438	2,519,940	1,493,213	59.26	.46	–	–	–	–	–
Howard	29,682,802	200,640	131,910	65.75	.44	4,728	20	–	–	–
Insurance Company of No. America,	131,890,441	1,258,566	682,730	54.24	.52	252,297,681	1,935,684	1,650,749	85.28	.65
Insurance Co., State of Pennsylvania,	18,108,582	141,339	112,484	79.58	.62	11,713,993	86,919	86,523	99.54	.74
Irving	8,623,232	65,838	48,962	74.37	.57	–	–	–	–	–
Knickerbocker Fire	20,133,896	88,483	59,091	66.78	.29	–	–	–	–	–
Lamar	13,081,730	121,627	103,314	84.94	.79	10,106,183	32,868	14,550	44.27	.14
Lorillard	21,520,993	115,904	75,266	64.94	.35	–	–	–	–	–
Manhattan	55,108,679	539,211	450,842	83.61	.82	12,149,406	55,354	50,241	90.77	.41
Manufacturers'	15,006,953	136,293	74,826	54.90	.50	–	–	–	–	–
Manufacturers' and Builders'	28,254,116	128,365	52,313	40.75	.19	–	–	–	–	–
Mercantile (Cleveland)	11,980,322	114,817	68,283	59.47	.57	5,102,730	32,622	18,680	57.26	.37
Mercantile (New York)	8,381,000	46,014	24,754	53.80	.30	–	–	–	–	–
Merchants' (Newark)	46,587,135	321,347	168,936	52.57	.36	–	–	–	–	–
Merchants' (New York)	21,557,295	107,060	81,284	75.92	.38	–	–	–	–	–
Merchants' (Providence)	15,104,538	139,516	80,851	57.95	.54	–	–	625	–	–
Meriden Fire	21,068,492	213,627	158,376	74.14	.75	–	–	–	–	–
National Fire (Baltimore)	12,450,433	88,614	50,833	57.37	.41	–	–	–	–	–
National Fire (Hartford)	23,328,630	235,938	139,523	59.13	.60	–	–	–	–	–
National Fire (New York)	26,264,967	154,351	86,611	56.11	.33	–	–	–	–	–
Newark City	13,692,320	125,794	81,956	64.15	.60	–	–	–	–	–
Newark Fire	22,247,129	196,281	110,928	56.52	.50	–	–	–	–	–

TABLE IX. — *Insurance Companies of other States* — Concluded.

NAME OF COMPANY.	FIRE BUSINESS.			Ratio of Loss to		MARINE BUSINESS.			Ratio of Loss to	
	Risks written.	Premiums received.	Losses paid.	Prems. received.	Risks written.	Risks written.	Premiums received.	Losses paid.	Prems. received.	Risks written.
New Hampshire Fire	$19,794,080	$206,516	$128,085	62.02	.65	–	–	–	–	–
New York and Boston	5,267,518	24,372	23,725	97.35	.45	$2,735,975	$9,405	$4,919	52.30	.18
New York Bowery	37,145,805	161,689	74,037	45.79	.20	–	–	–	–	–
New York City	23,166,908	154,018	97,173	63.09	.42	–	–	–	–	–
Niagara Fire	57,875,745	413,563	249,884	60.42	.43	–	–	–	–	–
Northern	18,323,804	184,115	118,965	64.61	.65	–	–	–	–	–
Northwestern National	30,943,726	256,323	137,925	53.81	.45	13,767,679	78,577	45,869	58.26	.33
Orient	22,482,787	222,823	127,430	57.19	.57	–	–	–	–	–
Orient Mutual	–	–	–	–	–	140,768,641	586,445	413,704	70.54	.29
Pacific Fire	26,527,677	122,030	70,224	57.55	.26	–	–	–	–	–
Pacific Mutual	–	–	–	–	–	103,959,623	856,181	760,149	88.79	.72
Park Fire	11,742,527	50,906	28,717	56.41	.24	–	–	–	–	–
Pennsylvania Fire	53,927,503	532,537	318,480	59.80	.59	–	–	–	–	–
People's (Newark)	21,616,716	230,728	136,676	59.24	.63	–	–	–	–	–
People's (Trenton)	15,484,048	142,063	116,891	82.28	.75	–	–	–	–	–
Phenix (Brooklyn)	153,395,865	1,181,829	627,667	53.11	.41	152,744,741	980,759	1,150,015	117.25	.75
Phœnix (Hartford)	109,796,160	1,219,132	700,365	57.45	.64	–	–	–	–	–
Providence, Washington	20,241,311	129,675	72,595	55.98	.36	32,241,527	178,288	128,635	72.15	.40
Relief	14,551,291	84,775	64,412	75.98	.44	–	–	–	–	–
Republic Fire	28,340,147	127,048	58,143	45.76	.21	–	–	–	–	–
Rochester German	21,461,959	181,664	88,916	48.95	.41	8,165,916	25,688	21,362	83.16	.26
Rutgers	16,647,098	76,500	30,892	40.38	.19	–	–	–	–	–
Security	16,145,450	146,462	120,561	82.32	.75	14,946,848	70,694	73,407	103.83	.49
Standard (New York)	15,461,970	83,725	36,076	43.09	.23	–	–	–	–	–
Standard (Trenton)	11,209,388	140,317	114,646	81.71	1.02	–	–	–	–	–
Star Fire	36,028,759	226,262	137,919	60.96	.38	212,524	4,232	224	5.29	.10
Sterling Fire	15,078,839	64,929	22,732	35.01	.14	43,250	1,424	706	49.58	1.63
St. Nicholas	17,612,721	142,581	79,709	55.90	.45	–	–	–	–	–
St. Paul Fire and Marine	34,230,234	401,196	287,350	71.52	.84	19,511,827	97,730	85,945	87.94	.43
Toledo Fire and Marine	4,824,324	56,578	54,702	96.69	1.13	5,593,700	27,967	13,519	48.34	.24

Trade	7,401,836	47,929	71,716	149.63	.97	527,096	14,770	19,461	131.76	3.68
Traders'	32,055,290	255,811	156,089	61.02	.49	8,989,060	17,016	8,642	50.79	.96
Tradesmen's Fire	22,649,001	165,346	67,771	40.99	.30	154,000	4,978	2,814	56.53	1.83
Union	11,666,782	95,551	59,880	62.67	.51	10,775,206	119,634	91,282	76.30	.85
United Firemen's	11,938,196	128,280	71,081	55.41	.60	–	–	–	–	–
United States Lloyds	–	–	–	–	–	*	496,069	332,268	66.98	–
Watertown Fire	61,117,879	484,693	275,911	56.93	.45	–	–	–	–	–
Westchester	67,140,120	512,996	329,404	64.11	.49	–	–	–	–	–
Williamsburgh City	60,754,836	364,020	185,098	50.85	.30	–	–	–	–	–
Totals	$3,840,174,481	$30,165,419	$17,521,776	58.09	.46	$1,283,374,247	$10,317,248	$7,513,564	72.83	.59

* Not returned.

TABLE X. — *Insurance Companies of other States.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.	Ratio of Expenses to		Cash Dividends declared.
					Premiums received.	Gross Income.	
Ætna	$2,561,573	$2,511,413	$50,160	$655,302	29.75	25.58	$600,000
Albany	80,017	90,944	—10,927	17,503	30.81	21.87	30,000
American	247,002	211,659	35,343	60,267	37.49	24.40	60,000
American Central	384,268	418,012	—33,744	131,099	37.96	34.12	42,000
American Exchange	58,287	62,370	—4,083	29,801	71.75	51.13	20,000
American Fire (New York)	195,539	202,311	—6,772	77,663	55.14	39.72	42,000
American Fire (Philadelphia)	364,264	296,684	67,580	110,685	37.23	30.38	40,000
Atlantic Fire and Marine	62,297	67,499	—5,202	25,947	53.99	41.65	6,000
Atlantic Mutual	3,785,372	4,541,996	—756,624	308,908	9.77	8.16	–
Buffalo	134,665	150,281	—15,616	40,280	32.66	29.91	25,000
Buffalo German	294,567	267,583	26,984	98,088	38.17	33.30	30,000
Citizens' (New York)	274,597	286,172	—11,575	113,123	49.54	41.19	70,500
Citizens' (St. Louis)	117,007	114,633	2,374	38,328	40.62	32 76	16,000
City Fire	62,651	76,502	—13,851	35,388	91.09	56.48	21,000
Clinton	134,044	148,674	—14,630	62,216	54.78	46.42	27,500
Columbia	84,977	93,609	—8,632	38,830	55.77	45.70	–
Commerce	85,141	85,200	—59	28,510	43.08	33.49	24,000
Commercial Fire	330,738	321,625	9,113	120,070	39.05	36.30	20,000
Commercial Mutual	223,982	227,494	—3,512	70,673	43.21	31.55	–
Connecticut Fire	480,505	451,509	28,996	117,569	29.44	24.47	100,000
Continental	1,688,656	1,582,758	105,898	619,535	40.92	36.69	136,500
Delaware Mutual Safety	698,237	787,455	—89,218	100,973	16.73	14.46	36,000
Enterprise Fire and Marine	138,322	141,261	—2,939	42,878	37.39	31.00	15,000
Equitable Fire and Marine	126,562	107,470	19,092	41,906	39.20	33.11	16,000
Exchange Fire	139,716	147,456	—7,740	57,007	49.11	40.80	20,001

Fairfield Fire	139,443	149,297	—9,854	43,661	36.27	31.31	18,000
Farragut Fire	144,931	147,209	—2,278	68,686	55.70	47.39	30,000
Fire Association	1,376,726	1,201,681	175,045	382,033	32.93	27.75	200,000
Fireman's Fund	520,114	541,950	—21,836	171,810	36 23	33.03	60,000
Firemen's (Baltimore)	161,964	191,303	—29,339	39,435	29.11	24.35	31,500
Firemen's (Dayton)	131,757	121,220	10,537	49,214	45.53	37.35	25,000
Firemen's (Newark)	241,729	193,950	47,779	58,523	33.44	24.21	48,000
Firemen's (New York)	70,560	75,122	—4,562	27,099	48.94	38.40	17,340
Franklin	661,163	765,341	—104,178	269,084	52.48	40 70	128,000
German	223,133	179,616	43,517	56,598	30.84	25.37	50,000
German American	1,112,688	1,002,700	109,988	388,754	39.13	34.94	100,000
Germania	621,721	608,964	12,757	308,581	56.15	49.63	70,000
Girard Fire and Marine	312,437	292,334	20,103	120,860	47.66	38.68	60,000
Glen's Falls	346,235	282,747	63,488	96,630	32.07	27.91	20,000
Globe Fire	123,443	121,608	1,835	51,166	49.16	41.45	20,000
Great Western	469,305	424,665	44,640	73,560	17.28	15.67	33,104
Guardian Fire	87,983	91,664	—3,681	40,217	53.09	45.71	14,000
Hanover Fire	648,924	675,969	—27,045	272,061	47.23	41.92	100,000
Hartford Fire	1,628,706	1,586,405	42,301	475,960	32.60	29.22	250,000
Hoffman Fire	148,045	180,039	—31,994	67,334	51.77	45.48	20,000
Home	2,852,819	2,802,570	50,249	1,009,356	40.06	35.38	300,000
Howard	236,271	256,170	—19,899	98,433	48.06	41.66	25,000
Insurance Company of North America	3,498,523	3,471,118	27,405	737,639	23.09	21.08	400,000
Insurance Company, State of Pennsylvania	268,326	297,612	—29,286	64,957	28.46	24.20	24,000
Irving	80,835	93,942	—13,107	28,305	42.99	34.92	17,000
Knickerbocker Fire	109,195	112,308	—3,113	39,217	44.32	35.92	14,000
Lamar	171,759	193,376	—21,617	55,512	35.93	32.32	20,000
Lorillard	136,837	162,335	—25,498	72,069	62.18	52.67	15,000
Manhattan	625,142	743,637	—118,495	217,554	36.59	34.80	25,000
Manufacturers'	150,029	141,240	8,789	52,414	38.46	34.94	14,000
Manufacturers' and Builders'	152,409	145,144	7,265	68,832	53.62	45.16	24,000
Mercantile (Cleveland)	170,317	154,317	16,000	47,354	32.12	27.80	20,000

TABLE X. — *Insurance Companies of other States* — Concluded.

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.	Ratio of Expenses to		Cash Dividends declared.
					Premiums received.	Gross Income.	
Mercantile (New York)	$60,581	$70,664	—$10,083	$25,910	56.31	42.77	$20,000
Merchants' (Newark)	372,719	366,231	6,488	130,610	40.64	35.04	48,000
Merchants' (New York)	130,507	177,241	—46,734	69,957	65.34	53.50	26,000
Merchants' (Providence)	157,855	146,355	11,500	48,879	35.03	30.96	16,000
Meriden Fire	233,490	250,435	—16,945	77,058	36.07	33.00	15,000
National Fire (Baltimore)	103,525	112,703	—9,178	37,790	42.65	36.51	24,000
National Fire (Hartford)	314,201	296,235	17,966	84,712	35.90	26.96	72,000
National Fire (New York)	177,371	185,035	—7,664	78,424	50.71	44.21	20,000
Newark City	142,277	145,172	—2,895	49,216	39.13	34.59	14,000
Newark Fire	236,359	223,932	12,427	78,393	39.94	33.17	24,758
New Hampshire Fire	233,924	213,312	20,612	65,227	31.58	27 88	20,000
New York and Boston	44,047	53,793	—9,746	24,702	73.13	56.08	–
New York Bowery	200,378	204,336	—3,958	70,299	43.48	35.08	60,000
New York City	170,871	189,165	—18,294	76,992	49.99	45.06	15,000
Niagara Fire	499,885	498,004	1,881	188,119	45.49	37.63	60,000
Northern	204,562	201,060	3,502	67,095	36.44	32.69	15,000
Northwestern National	384,169	356,900	27,269	110,106	32.88	28.66	63,000
Orient	266,441	260,346	6,095	82,916	37.21	31.12	50,000
Orient Mutual	621,100	535,045	86,055	119,667	20.41	19.27	–
Pacific Fire	154,846	176,730	—21,884	66,506	54.50	42.95	40,000
Pacific Mutual	892,082	903,009	—10,927	142,740	16.67	16.00	–
Park Fire	65,904	78,277	—12,373	25,560	50.21	38.78	24,000
Pennsylvania Fire	635,378	554,080	81,298	195,599	36.73	30.79	40,000
People's (Newark)	250,134	246,639	3,495	85,927	37.24	34.35	24,000
People's (Trenton)	177,780	195,835	—18,055	54,944	38.68	30.91	24,000
Phenix (Brooklyn)	2,267,760	2,565,613	—297,853	650,754	29.97	28.70	100,000

Phœnix (Hartford)	1,343,159	1,310,964	32,195	410,599	33.68	30.57	200,000
Providence Washington	330,539	297,822	32,717	79,091	25.68	23.93	18,000
Relief	99,516	122,761	—23,245	38,349	45.24	38.54	20,000
Republic Fire	156,778	158,163	—1,385	75,134	59.13	47.92	25,500
Rochester German	230,410	198,046	32,364	63,768	30.75	27.68	24,000
Rutgers	103,019	121,922	—18,903	51,031	66.71	49.54	40,000
Security	231,396	265,617	—34,221	63,649	29.31	27.51	8,000
Standard (New York)	105,870	93,681	12,189	37,674	45.00	35 58	19,460
Standard (Trenton)	155,945	173,733	—17,788	49,087	35.03	30.48	10,000
Star Fire	259,735	275,549	—15,814	101,407	44.00	39.74	36,000
Sterling Fire	79,225	78,084	1,141	37,645	56.73	47.52	17,000
St Nicholas	157,897	159,529	—1,632	59,821	41.96	37.89	20,000
St. Paul Fire and Marine	559,926	557,276	2,650	143,980	28.86	25.71	40,000
Toledo Fire and Marine	91,512	100,209	—8,697	23,988	28 27	26.21	8,000
Trade	71,662	113,500	—41,838	22,267	35.51	31.07	–
Traders'	340,249	310,638	29,611	103,407	37.90	30 39	42,500
Tradesmen's Fire	197,431	167,529	29,902	74,472	43.72	37.72	22,470
Union	235,567	223,498	12,069	56,336	26.18	23.91	16,000
United Firemen's	165,669	155,006	10,663	57,708	44.99	34.83	25,275
United States Lloyds	521,691	500,530	21,161	67,443	13.60	12.93	–
Watertown Fire	518,323	499,367	18,956	203,456	41.98	39.25	20,000
Westchester	551,140	543,520	7,620	184,137	35.89	33.41	30,000
Williamsburgh City	419,181	397,953	21,228	159,613	43.85	38.08	50,000
Totals	$46,300,441	$46,831,167	—$530,726	$13,467,618	33.27	29.09	$5,097,408

TABLE XI. — *United States Branches Foreign Companies. Business of 1879.*

NAME OF COMPANY.	Gross Income.	Gross Expenditures	Excess or Deficiency of Income.	Expenses.	Ratio of Expenses to		Risks written.	Premiums received.	Losses paid.	Ratio of Loss to	
					Prems. rec'd.	Gross Income.				Prems. rec'd	Gross Income.
British America	$540,597	$476,918	$63,679	$166,924	31 84	30.88	$61,302,874	$524,185	$309,994	59.14	57.34
Caisse Générale	431,540	462,412	—30,872	192,531	47.27	44.61	42,415,406	407,268	269,880	66.27	62 54
Commercial Union	1,293,116	1,118,923	174,193	369,917	31.37	28.61	160,782,375	1,218,101	749,006	61.49	57.92
Confiance	238,443	102,925	135,518	69,870	30.94	29.30	21,575,292	225,823	33,055	14.64	13.86
Guardian Assurance	240,416	198,574	41.842	46,443	23.18	19.32	40,499,012	200,366	152,131	75.93	63.28
Hamburg-Bremen	441,273	407,291	33,982	137,685	33.13	31.20	47,383,512	415.542	269,606	64.88	61.10
Hamburg-Magdeburg	217.431	183,311	34,120	83,690	41.22	38.49	22,207,178	203,044	99,621	49.06	45.82
Imperial	455,887	426,271	29,616	134,958	32.97	29.60	48,637,171	409,320	291,313	71.17	63.90
Lancashire	750,938	750,624	314	239,771	31.93	31.93	86,661,262	750,938	510,854	68.03	68.03
Liverpool and London and Globe	2,778,734	2,591,839	186,895	777,868	29.97	27.99	438,085,677	2,595,522	1,813,971	69.89	65.28
London Assurance	562.306	510,540	51,766	170,597	32.84	30.34	70,858,353	519,556	339,942	65.43	60.45
London and Lancashire,	425,578	212,438	213,140	108,589	25 77	25.52	90,187,694	421,355	103,849	24.65	24.40
Metropole	16,134	6,849	9,285	6,849	42.45	42.45	3,986,185	16,134	–	–	–
No. British & Mercantile,	1,228,495	1,044,066	184,429	344,085	29.79	28.01	159,643,735	1,154,926	699,981	60.61	56 98
Northern Assurance	438,535	423,164	15,371	132,838	32.45	30.29	48,637,171	409,382	290,326	70.92	66.20
North German	251,062	276,502	—25,440	96,532	40.65	38.45	25,496,462	237,472	179,970	75.79	71.68
Norwich Union	189,765	86,345	103,420	60,220	33.39	31.73	26,497,591	180,356	26,125	14.49	13.77
Phœnix Assurance	45,813	24,176	21,637	17,420	44.88	38.02	9,787,349	38,813	6,756	17.41	14.75
Queen	1,005,901	845,993	159,908	279,831	30.32	27 82	117,400,072	922,930	566,163	61.34	56.28
Reassurances Générales,	–	–	–	–	–	–	429,158	–	–	–	–
Royal	1,705,065	1,488,124	216,941	509,534	31.98	29.88	219,203,288	1,593,521	978,590	61.41	57.39
Scottish Commercial	550,084	581,291	—31,207	191,138	36.65	34.75	62,879,733	521,603	390,153	74.80	70.93
Transatlantic	190,190	223,954	—33,764	68,814	39 52	36 18	17,658,551	174.130	155,140	89.09	81.57
Western Assurance	561,807	479,062	82,745	158,084	29.75	28.14	57,141,489	531,351	320,978	60.41	57.13
Totals	$14,559,110	$12,921,592	$1,637,518	$4,364,188	31.92	29.98	$1,879,356,590	$13,671,638	$8,557,404	62.59	58.78

TABLE XII. — *Massachusetts Business for 1879.*

MASSACHUSETTS MUTUAL FIRE COMPANIES.

NAME OF COMPANY.	Risks written.	Premiums received.	Dep. Notes received.	Losses paid.	Losses incurred.
Abington	$712,489	$11,707	$35,121	$7,367	$7,692
Annisquam	68,467	–	4,757	–	–
Arkwright	9,686,747	85,092	425,462	2,639	2,435
Ashfield	4,463	22	138	1,355	–
Attleborough	189,875	1,308	5,192	543	1,550
Barnstable County	854,515	14,867	27,940	12,551	11,488
Berkshire	1,038,271	12,755	36,669	7,331	8,237
Boston Manufacturers'	18,977,725	159,211	796,055	21,599	8,971
Bristol County	499,350	3,073	63,343	4,815	4,641
Cambridge	1,551,089	20,291	40,482	5,644	5,733
Citizens'	4,294,775	58,416	115,370	24,577	19,576
Cohasset	49,255	767	3,010	–	–
Cotton and Woolen Manufac.	706,689	7,353	36,763	6,608	6,608
Dedham	497,646	7,697	15,217	1,187	1,187
Dorchester	2,757,484	41,617	83,234	19,534	24,066
Essex	159,300	3,027	9,082	1,481	1,481
Fall River Manufacturers'	3,950,089	35,445	177,227	3,981	2,365
Fitchburg Mutual (first class)	2,870,458	41,639	41,639	23,145	18,668
Fitchburg Mutual (sec'd class),	774,518	11,820	11,820	3,052	3,052
Franklin Mutual	432,271	5,094	15,136	4,041	4,916
Granby	22,675	123	1,026	–	–
Groveland	306,092	–	17,255	768	68
Hampshire	779,175	9,818	29,453	7,735	7,735
Hingham	3,409,726	59,637	117,698	33,950	36,083
Lowell	774,235	7,981	23,943	760	1,714
Lynn	357,105	5,075	20,301	424	424
Merchants' and Farmers'	2,726,856	37,010	74,020	20,639	17,998
Merrimack	3,642,234	49,646	96,385	23,903	20,649
Middlesex	4,389,781	65,461	65,461	21,067	23,067
Milford	136,820	1,528	4,585	790	10
Mill-Owners'	4,033,386	38,042	190,210	4,537	4,461
Mutual Fire Assurance	684,100	11,045	22,090	1,105	2,739
Mutual Protection	292,300	3,013	9,005	5	5
Newburyport	114,700	1,439	11,372	850	850
Norfolk	2,994,834	47,593	93,225	25,039	20,675
Quincy	6,152,543	85,793	85,793	19,403	24,233
Salem	449,900	6,405	19,215	29	29
Salisbury and Amesbury	44,430	363	3,627	638	–
Saugus	817,975	–	100,196	1,353	1,353
Shelburne	4,050	–	242	29	–
South Danvers	161,275	3,600	10,799	118	118
Traders' and Mechanics'	3,606,306	52,071	52,071	11,018	12,518
Westfield	59,875	846	2,492	2,250	3,900
Westford	72,150	718	1,437	1,404	1,404
West Newbury	245,360	104	13,927	539	539
Weymouth and Braintree	31,600	313	1,290	775	275
Worcester Manufacturers'	7,198,430	64,195	320,975	13,353	4,417
Worcester Mutual	7,204,506	107,826	215,652	30,627	33,854
Totals	$100,787,895	$1,180,846	$3,547,402	$374,558	$351,784

MASSACHUSETTS MUTUALS WITH GUARANTEE CAPITAL.

Holyoke	$6,177,986	$76,383	$77,322	$25,711	$30,037
Massachusetts	2,203,617	19,705	–	1,427	1,371
Mechanics'	327,765	3,617	–	17,851	15,838
Totals	$8,709,368	$99,705	$77,322	$44,989	$47,246

TABLE XII. — *Massachusetts Business for 1879* — Continued.

MASSACHUSETTS MUTUAL MARINE AND FIRE-MARINE COMPANIES.

Fire Business.

NAME OF COMPANY.	Risks written.	Prems. received.	Losses paid.	Losses incurred.
Boylston Mutual	$6,154,892	$36,858	$12,778	$18,066
New England Mutual	662,015	5,054	35	3,035
Totals	$6,816,907	$41,912	$12,813	$21,101

Marine Business.

Atlantic Mutual Fire and Marine	$522,799	$28,257	$23,114	$9,527
Boylston Mutual	14,565,897	125,511	62,389	63,239
China Mutual	17,395,969	290,292	200,087	240,087
India Mutual	2,659,489	98,092	67,016	72,449
New England Mutual	2,949,658	97,157	106,966	120,506
Totals	$38,093,812	$639,309	$459,572	$505,808

MASSACHUSETTS JOINT-STOCK COMPANIES.

Fire Business.

Alliance	$4,904,928	$58,199	$34,068	$29,642
American	2,738,982	17,249	2,872	2,872
Commonwealth	6,751,198	55,869	24,796	31,077
Dwelling-House	2,558,915	17,781	1,808	1,808
Eliot	2,160,171	23,930	6,252	6,552
Faneuil Hall	2,931,074	39,238	23,300	25,800
Firemen's Fire	6,135,521	55,775	20,892	29,824
First National Fire	3 656,665	47,654	18,118	23,805
Franklin of Boston	2,473,375	24,772	456	8,481
Gloucester Fire	1,380,378	18,142	11,609	15,471
Manufacturers' Fire and Marine	8,532,588	76,304	29,752	76,355
Mechanics' Mutual (Stock Department)	1,682,339	17,035	4,946	6,435
Mercantile Marine	2,873,817	14,742	348	3,448
Neptune	3,412,900	34,263	13,020	24,520
North America	3,586,038	24,008	1,978	1,978
Prescott	3,948,260	39,379	11,601	20,523
Revere Fire	3,887,227	31,855	8,741	14,157
Shawmut	1,866,289	22,011	14,491	13,362
Shoe and Leather	7,964,270	77,680	28,336	34,304
Springfield Fire and Marine	9,412,973	100,773	45,942	57,638
Traders' and Mechanics'	2,115,400	21,937	13,237	10,952
Washington	3,877,243	30,227	4,913	14,102
Totals	$88,850,551	$848,823	$321,476	$453,106

Marine Business.

American	$4,587,851	$51,187	$26,641	$24,938
Beverly	13.200	1,082	1,400	1,200
Boston Marine	19,259,768	486,393	285,243	306,137
Faneuil Hall	1,886,345	12,968	2,442	4,852
Gloucester Fire	329,837	8,770	21,413	15,380
Manufacturers' Fire and Marine	12,270,385	99,670	78,764	52,071
Mercantile Marine	4,975,077	57,508	56,676	54,596
Neptune	1,420,701	38,403	57,291	57,291
Salem Marine	2,237,719	42,793	35,926	35,926
Shoe and Leather	14,151,672	138,861	70,809	73,310
Washington	5,669,989	88,293	54,212	51,654
Totals	$66,802,544	$1,025,928	$690,817	$677,355

TABLE XII. — *Massachusetts Business for 1879* — Continued.

COMPANIES OF OTHER STATES.

Fire Business.

NAME OF COMPANY.	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Ætna	$14,666,734	$139,731	$77,768	$78,441
Albany	372,167	3,732	2,875	2,673
American	567,875	3,916	589	8,089
American Central	1,579,075	19,824	11,911	14,527
American Exchange	522,492	4,464	180	4,180
American Fire (New York)	995,927	4,276	5,110	5,110
American Fire (Philadelphia)	2,324,115	18,827	3,232	6,490
Atlantic Fire and Marine	516,931	5,227	4,504	6,204
Buffalo	771,220	6,189	2,229	7,281
Buffalo German	1,741,515	15,168	1,792	4,778
Citizens' (New York)	1,479,153	10,955	4,430	5,519
Citizens' (St. Louis)	680,726	8,937	3,061	6,146
City Fire	1,145,882	5,476	3,304	10,220
Clinton	1,416,441	7,445	1,495	4,995
Columbia	960,829	11,255	9,397	10,147
Commerce	1,104,639	10,274	5,764	8,410
Commercial Fire	2,046,702	11,396	7,623	11,340
Commercial Mutual	304,675	1,684	18	18
Connecticut Fire	3,156,553	29,914	21,464	22,786
Continental	4,925,155	41,401	12,779	9,743
Delaware Mutual Safety	3,415,607	13,357	10,470	10,470
Enterprise Fire and Marine	920,682	12,710	11,633	15,427
Equitable Fire and Marine	1,880,273	16,720	1,349	5,518
Exchange Fire	1,078,000	9,180	4,553	7,553
Fairfield Fire	2,014,015	18,090	10,791	12,410
Farragut Fire	474,895	3,107	63	1,375
Fire Association	5,977,892	63,388	32,589	27,619
Fireman's Fund	1,249,835	10,125	8,787	10,517
Firemen's (Baltimore)	738,109	6,537	381	4,131
Firemen's (Dayton)	513,964	5,258	1,345	4,345
Firemen's (Newark)	1,227,834	8,359	4,458	6,830
Firemen's (New York)	652,753	3,370	29	29
Franklin	4,149,069	42,750	22,440	22,440
German	919,847	12,898	2,765	5,800
German American	5,881,294	49,536	26,980	38,621
Germania	2,604,796	29,024	12,333	17,984
Girard Fire and Marine	723,170	5,427	3,127	9,363
Glen's Falls	1,296,412	10,983	4,877	5,692
Globe Fire	442,342	3,477	–	4,375
Guardian Fire	748,633	5,138	700	3,365
Hanover Fire	3,593,884	30,934	7,090	8,341
Hartford Fire	7,155,860	66,802	31,042	36,422
Hoffman Fire	1,688,280	16,785	2,805	5,685
Home	14,528,833	129,583	64,820	66,330
Howard	1,582,238	14,510	9,764	15,039
Insurance Company of North America	9,279,543	90,780	48,010	22,498
Insurance Company, State of Pennsylvania,	1,203,070	14,239	520	3,020
Irving	298,801	2,885	603	603
Knickerbocker	308,061	2,684	–	2,875
Lamar	791,494	6,886	5,895	5,232
Lorillard	2,259,380	11,175	5,210	6,710
Manhattan	3,760,275	35,118	17,042	18,131
Manufacturers'	722,413	9,176	5,264	7,235
Manufacturers' and Builders'	185,642	1,287	375	375
Mercantile (Cleveland)	882,795	7,089	2,653	8,999
Mercantile (New York)	326,016	1,259	–	2,250
Merchants' (Newark)	2,322,888	19,147	4,440	10,952
Merchants' (New York)	518,810	3,027	7,658	7,658
Merchants' (Providence)	2,637,521	26,911	15,414	19,828

TABLE XII. — *Massachusetts Business for 1879* — Continued.

Fire Business.

NAME OF COMPANY.	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Meriden Fire	$1,898,145	$23,917	$11,012	$12,316
National Fire (Baltimore)	921,617	8,499	2,217	457
National Fire (Hartford)	2,152,321	21,263	6,765	2,156
National Fire (New York)	915,331	7,699	4,269	4,269
Newark City	710,745	7,590	7,104	11,044
Newark Fire	1,044,000	11,688	1,347	6,297
New Hampshire Fire	2,796,875	33,239	15,322	12,932
New York and Boston	317,635	2,857	2,477	2,477
New York Bowery	563,813	10,604	5,897	14,397
New York City	1,316,407	12,514	2,046	2,296
Niagara Fire	2,310,019	17,616	3,483	3,773
Northern	774,986	8,695	1,669	4,248
Northwestern National	1,408,758	11,825	539	6,535
Orient	2,684,372	26,069	11,981	13,019
Pacific	2,005,707	14,323	3,751	3,751
Park	488,012	3,846	12	4,580
Pennsylvania	5,144,063	54,154	26,779	33,469
People's (Newark)	1,667,887	19,904	8,068	12,134
People's (Trenton)	1,747,409	13,233	4,321	7,117
Phenix (Brooklyn)	6,408,305	52,374	15,518	17,423
Phœnix (Hartford)	6,232,401	64,481	34,430	36,127
Providence (Washington)	3,289,395	30,137	11,639	16,194
Relief	686,718	6,074	1,245	1,245
Republic Fire	809,110	4,548	–	217
Rochester German	1,828,275	18,386	6,426	6,467
Rutgers	1,014,985	7,356	1,456	5,856
Security	1,018,804	11,181	4,246	9,944
Standard (New York)	453,157	4,175	12	1,612
Standard (Trenton)	1,385,848	19,172	15,817	15,784
Star Fire	1,419,710	10,251	4,755	6,830
Sterling Fire	185,642	1,287	–	375
St. Nicholas	1,479,789	12,824	1,826	5,912
St. Paul Fire and Marine	1,040,328	12,942	10,692	10,035
Toledo Fire and Marine	458,039	6,174	4,545	9,816
Trade	750,062	11,255	3,591	3,198
Traders'	911,652	10,169	6,598	22,591
Tradesmen's Fire	1,556,905	16,052	1,227	5,125
Union	739,683	5,813	1,995	6,078
United Firemen's	945,621	11,276	975	6,975
Watertown Fire	3,860,400	33,848	26,160	22,132
Westchester	4,846,197	40,217	26,272	35,471
Williamsburgh City	2,400,464	18,365	5,414	10,914
Totals	$206,823,624	$1,897,694	$871,698	$1,102,732

Table XII. — *Massachusetts Business for 1879* — Concluded.

Marine and Inland Business.

NAME OF COMPANY.	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Atlantic Mutual	$9,228,447	$193,911	$54,183	$54,183
Commercial Mutual	954,332	25,326	17,146	17,146
Delaware Mutual Safety	25,341,246	357,380	195,490	192,834
Great Western	5,955,089	38,959	34,153	48,728
Insurance Company of North America	50,740,284	362,596	273,761	315,478
Manhattan	7,933	20	–	–
Northwestern National	1,142,284	7,338	1,492	1,492
Orient Mutual	656,366	10,723	1,070	1,070
Pacific Mutual	7,512,297	121,865	163,050	80,031
Phenix	12,100,809	90,669	118,380	86,380
United States Lloyds	951,136	11,380	2,359	2,359
Totals	$114,590,223	$1,220,167	$861,084	$799,701

United States Branches Foreign Companies.

Fire Business.

British America	$3,414,935	$33,131	$18,706	$34,103
Caisse Générale	2,259,206	30,940	3,495	14,495
Commercial Union	14,244,067	105,560	33,138	45,920
Confiance	1,376,639	13,358	37	2,903
Guardian Assurance	2,916,947	23,141	7,017	11,426
Hamburg-Bremen	2,380,262	19,712	4,357	13,457
Hamburg-Magdeburg	1,477,762	13,883	417	6,117
Imperial	3,081,356	27,672	5,932	11,821
Lancashire	6,436,466	65,856	46,857	49,374
Liverpool and London and Globe	21,041,744	150,351	92,003	97,773
London Assurance	4,529,091	37,017	15,662	15,662
London and Lancashire	2,538,303	24,578	132	3,249
Metropole	2,425,301	25,306	–	5,000
North British and Mercantile	11,061,423	100,051	43,378	38,843
Northern Assurance	3,081,356	27,672	5,932	11,821
North German Fire	2,177,065	21,465	13,359	21,491
Norwich Union	1,339,161	8,882	258	258
Phœnix Assurance	1,033,445	6,232	–	–
Queen	7,657,600	76,011	26,101	31,075
Reassurances Générales	429,158	4,754	–	–
Royal	13,069,934	130,758	54,690	66,760
Scottish Commercial	3,451,645	31,575	17,804	18,727
Transatlantic	1,220,637	12,212	11,853	13,474
Western Assurance	1,964,615	21,887	3,699	10,733
Totals	$114,608,118	$1,012,004	$404,827	$524,482

MASSACHUSETTS FIRE STATISTICS, 1879.

The following tabulations exhibit in detail the statistics of fires in Massachusetts in 1879, as reported by city and town authorities: —

TABLE A. — *Giving Description of Property, Number of Fires, Insurance, Loss, and Insurance paid.*

PROPERTY.	Number of Fires.	Insurance.	Loss.	Amount paid.	Total Losses.	Partial Losses.
Agricultural implement manufactories	1	$5,600	$8,500	$4,760	–	1
Almshouses	2	700	1,525	700	1	1
Bakeries and confectioneries	17	28,605	21,239	18,232	3	14
Barbers' shops	7	1,400	1,479	835	–	7
Barns and private stables	295	172,886	240,745	141,348	218	77
Basket manufactories	1	–	150	–	1	–
Blacksmiths' shops	16	18,690	6,397	2,416	3	13
Bleacheries	1	500	500	500	–	1
Boarding and lodging houses	17	70,885	12,918	10,463	1	16
Boiler and engine houses	8	36,500	1,802	222	1	7
Bookbinderies	4	72,175	86,762	59,562	3	1
Book and stationery stores	10	168,780	9,571	9,026	–	10
Boot and shoe manufactories	34	309,375	134,721	99,893	12	22
Boot and shoe stores	10	18,600	12,577	6,112	2	8
Breweries	2	16,000	8,025	4,000	–	2
Brick kilns	2	–	315	–	–	2
Carpet-lining manufactories	1	30,000	23,000	23,000	–	1
Cement manufactories	2	–	650	–	–	2
Chain shops and founderies	8	63,500	35,175	27,210	3	5
Churches	12	109,010	50,823	41,023	2	10
Cider mills	1	1,700	5	5	–	1
Cigar stores and manufactories	8	84,400	8,340	7,380	–	8

Clothing stores	12	58,300	24,592	16,872	2	10
Club rooms and billiard halls	6	9,825	5,819	3,909	1	5
Cotton-batting manufactories, wastehouses, jute and shoddy mills,	17	90,373	90,720	51,595	3	14
Cotton factories	7	139,805	60,820	54,747	–	7
Crockery and glassware stores	2	174,000	2,487	2,487	–	2
Curled-hair manufactories	1	12,000	13,450	9,132	1	–
Curriers' shops, morocco manufactories and tanneries	5	53,800	46,425	41,255	1	4
Dining rooms	13	51,903	12,178	9,700	1	12
Drug stores	13	254,300	44,624	38,942	3	10
Dry, woollen, fancy goods, and trimming stores	18	272,850	77,562	67,237	1	17
Dwelling houses	713	1,363,774	529,943	359,905	195	518
Dyewoods and chemical works	1	65,600	42,150	42,150	–	1
Dye works	1	–	80	–	–	1
Flouring and grist mills	5	7,725	7,670	2,480	1	4
Fruit stores	2	16,000	4,362	4,162	1	1
Furniture stores	2	2,300	855	855	–	2
Gas works	1	–	150	–	–	1
General stores	10	70,540	44,244	37,308	2	8
Glue manufactories	1	–	75	–	–	1
Grain elevators	1	7,300	1,375	1,175	–	1
Grain stores	7	14,875	13,012	2,502	–	7
Grease-rendering works	2	8,988	5,879	5,879	1	1
Greenhouses	5	1,800	2,800	840	1	4
Grocery stores	21	78,575	24,473	15,783	3	18
Hardware stores	9	253,200	29,290	25,465	1	8
Harness manufactories	3	2,375	1,140	875	–	3
Hat and cap manufactories	2	42,000	75,493	39,493	1	1
Hat and cap stores	2	83,000	453	453	–	2
Hay stores	3	32,975	5,054	4,392	–	3
Hotels	16	57,050	37,040	28,181	3	13
Icehouses	5	7,900	10,450	6,800	3	2

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TABLE A. — *Giving Description of Property, Number of Fires, Etc.* — Concluded.

PROPERTY.	Number of Fires.	Insurance.	Loss.	Amount paid.	Total Losses.	Partial Losses.
Ink manufactories	3	$49,700	$4,952	$4,952	–	3
Jewelry stores	13	98,300	9,119	8,519	–	13
Junk stores	13	58,750	25,208	19,023	2	11
Lamp-black manufactories	2	3,000	12,500	3,000	1	1
Leather-board manufactories	1	7,000	9,400	7,000	–	1
Leather stores	1	–	50	–	–	1
Lime sheds	2	400	148	130	–	2
Liquor stores and saloons	10	43,950	10,440	6,663	3	7
Livery stables	4	32,350	9,670	8,070	–	4
Lumber sheds and wharves	13	114,000	31,652	28,602	3	10
Machine shops	15	79,050	49,564	35,440	3	12
Marble works	2	4,900	558	547	–	2
Mason and plumbing works	2	–	130	–	–	2
Millinery stores	8	61,150	3,580	3,250	–	8
Offices	34	409,425	91,260	57,924	3	31
Oil-clothing manufactories	3	14,500	20,443	13,643	2	1
Oil stores	1	22,000	100	100	–	1
Oil works	3	500	3,200	500	1	2
Paint shops	10	15,600	3,581	1,531	2	8
Paper-box manufactories	1	25,000	1,165	1,165	–	1
Paper mills	6	130,000	51,563	42,463	2	4
Paper stores	11	365,012	366,633	286,920	1	10
Pawn shops	2	8,000	793	393	–	2
Photograph rooms	6	13,075	2,782	2,707	–	6
Pickle manufactories	1	1,500	1,500	1,500	1	–
Potteries	1	600	800	600	1	–

Printing establishments	18	606,268	398,223	308,619	4	14
Provision stores	11	30,850	10,560	7,750	2	9
Public halls	17	196,375	114,030	97,511	2	15
Railroad depots, cars, and coal sheds	17	42,175	11,339	9,478	1	16
Ropewalks	3	2,000	2,715	1,500	1	2
Rubber mills	1	2,100	3,000	1,500	1	–
Sail lofts	1	800	1,500	800	–	1
Saw and planing mills	15	49,625	30,769	7,934	7	8
Schoolhouses	13	26,350	11,790	5,590	6	7
Shoemakers' shops	3	685	285	185	–	3
Shoe-blacking manufactories	1	–	400	–	–	1
Slaughter houses	2	6,500	2,653	2,243	–	2
Soap manufactories	2	11,500	3,109	3,109	–	2
State Prison workshops	1	–	10,000	–	–	1
Storehouses	18	76,450	74,366	60,315	7	11
Stove and tinware stores	5	26,875	5,695	4,305	–	5
Straw works	1	9,525	9,000	7,358	–	1
Tailoring and dressmaking establishments	12	68,678	4,499	2,943	–	12
Tin shops	1	–	100	–	–	1
Toy stores	2	2,000	1,040	730	–	2
Trunk stores	2	21,275	1,550	850	–	2
Undertakers' stores	1	1,775	1,975	1,500	–	1
Unoccupied buildings	85	69,575	55,200	31,537	54	31
Upholsterers' shops	4	32,100	1,162	1,162	–	4
Varnish manufactories	1	1,600	4,000	1,575	1	–
Vessels (at wharves)	4	2,000	2,900	1,000	–	4
Whip manufactories	2	3,300	3,794	965	–	2
Wood sheds	11	75	755	35	5	6
Wood-working establishments	49	257,550	128,708	75,576	12	37
Wool stores	1	245,000	10,660	10,660	–	1
Woollen factories	15	293,450	129,978	91,641	2	13
Totals	1,852	$8,086,657	$3,626,430	$2,604,274	605	1,247

TABLE B. — *Fires classified by Months.*

PROPERTY.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.
Agricultural implement manufactories	–	1	–	–	–	–	–	–	–	–	–	–
Almshouses	–	–	–	–	–	–	–	–	–	1	1	–
Bakeries and confectioneries	1	3	–	2	1	1	–	3	1	2	1	2
Barbers' shops	–	–	2	1	–	–	1	1	1	–	–	1
Barns and private stables	8	10	16	31	30	23	40	21	27	38	25	26
Basket manufactories	–	–	–	–	–	–	1	–	–	–	–	–
Blacksmiths' shops	–	–	2	1	4	–	2	–	4	3	–	–
Bleacheries	–	–	–	–	1	–	–	–	–	–	–	–
Boarding and lodging houses	1	3	–	2	–	2	2	2	1	1	2	1
Boiler and engine houses	–	–	1	–	–	–	1	3	–	1	1	1
Bookbinderies	–	–	–	–	–	–	–	–	–	–	–	4
Book and stationery stores	2	3	–	1	–	–	2	–	–	1	–	1
Boot and shoe manufactories	1	1	7	5	1	4	1	–	5	1	5	3
Boot and shoe stores	3	3	–	1	–	2	–	–	1	–	–	–
Breweries	–	–	–	–	–	1	–	–	–	–	1	–
Brick kilns	–	–	–	–	–	–	–	–	–	–	1	1
Carpet-lining manufactories	–	–	–	–	–	–	–	–	1	–	–	–
Cement manufactories	–	–	1	–	–	1	–	–	–	–	–	–
Chain shops and founderies	–	–	1	2	–	1	–	2	–	1	1	–
Churches	2	3	1	1	1	1	1	–	–	2	–	–
Cider mills	–	–	–	–	–	1	–	–	–	–	–	–
Cigar stores and manufactories	2	1	2	–	–	–	2	–	–	1	–	–
Clothing stores	2	4	–	3	–	–	–	–	1	1	–	1
Club rooms and billiard halls	1	1	–	3	–	–	–	–	1	–	–	–
Cotton-batting manufactories, wastehouses, jute and shoddy mills	1	2	1	6	1	1	1	1	–	2	–	1

Cotton factories	—	—	1	1	—	1	1	1	1	2	—	—
Crockery and glassware stores	—	—	1	—	—	—	—	—	—	—	1	—
Curled-hair manufactories	—	1	—	—	—	—	—	—	—	—	—	—
Curriers' shops, morocco manufactories and tanneries	—	—	—	—	—	1	—	—	1	2	—	—
Dining rooms	1	3	2	—	1	—	1	1	1	1	1	—
Drug stores	5	1	2	1	1	1	2	2	—	1	—	—
Dry, woollen, fancy goods, and trimming stores	4	5	1	—	1	1	2	—	—	1	2	—
Dwelling houses	71	62	63	51	48	60	56	47	60	66	67	—
Dyewoods and chemical works	—	—	—	—	1	—	—	—	—	—	—	—
Dye works	—	—	—	—	—	—	—	1	—	—	—	—
Flouring and grist mills	—	—	3	—	1	—	—	—	1	—	—	—
Fruit stores	—	—	—	—	—	—	1	1	—	—	—	—
Furniture stores	—	1	—	—	—	—	1	—	—	—	—	—
Gas works	—	—	—	—	—	1	—	—	—	—	—	—
General stores	1	2	1	2	—	1	1	—	—	1	1	—
Glue manufactories	—	—	1	—	—	—	—	—	—	—	—	—
Grain elevators	—	—	—	—	2	—	—	1	—	—	—	—
Grain stores	—	2	—	1	—	—	1	—	—	—	2	—
Grease-rendering works	1	—	—	—	—	—	—	—	—	—	—	—
Greenhouses	2	1	—	1	—	—	—	—	—	—	1	—
Grocery stores	3	1	3	1	2	1	—	3	1	3	3	—
Hardware stores	—	1	1	2	—	—	—	1	—	—	3	—
Harness manufactories	—	1	—	—	1	—	—	—	1	—	—	—
Hat and cap manufactories	1	—	—	—	—	—	—	—	—	—	1	—
Hat and cap stores	—	—	1	—	—	—	—	—	—	—	1	—
Hay stores	—	—	1	—	—	1	—	1	—	—	—	—
Hotels	3	—	2	—	2	5	—	1	1	1	—	—
Icehouses	—	—	1	—	2	—	—	—	—	1	—	—
Ink manufactories	—	—	—	—	1	—	—	1	—	—	1	—
Jewelry stores	2	1	2	—	—	1	1	—	2	1	—	—

TABLE B. — *Fires classified by Months* — Concluded.

PROPERTY.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.
Junk stores	2	1	1	1	3	1	1	–	2	1	–	–
Lamp-black manufactories	–	–	–	–	–	–	1	–	–	–	1	–
Leather-board manufactories	–	–	–	1	–	–	–	–	–	–	–	–
Leather stores	–	–	–	–	–	–	–	–	–	1	–	–
Lime sheds	–	–	–	–	–	–	–	2	–	–	–	–
Liquor stores and saloons	4	–	–	–	2	–	–	–	4	–	–	–
Livery stables	1	–	–	–	–	–	1	1	1	–	–	–
Lumber sheds and wharves	–	3	1	4	1	–	–	2	–	–	1	1
Machine shops	–	–	–	1	–	2	–	2	2	3	–	5
Marble works	–	–	1	1	–	–	–	–	–	–	–	–
Mason and plumbing works	–	–	2	–	–	–	–	–	–	–	–	–
Millinery stores	1	1	3	–	1	1	–	1	–	–	–	–
Offices	3	6	2	2	–	3	3	4	4	1	–	6
Oil-clothing manufactories	–	–	–	–	1	–	–	–	2	–	–	–
Oil stores	–	–	–	–	–	–	–	1	–	–	–	–
Oil works	–	–	–	–	1	–	–	–	–	1	1	–
Paint shops	1	1	–	3	3	–	1	1	–	–	–	–
Paper-box manufactories	–	–	1	–	–	–	–	–	–	–	–	–
Paper mills	–	–	1	–	3	1	1	–	–	–	–	–
Paper stores	–	–	1	1	–	1	–	–	–	1	–	7
Pawn shops	–	–	–	–	–	–	–	–	–	–	2	–
Photograph rooms	2	1	–	1	–	1	1	–	–	–	–	–
Pickle manufactories	–	–	–	–	–	–	–	–	1	–	–	–
Potteries	–	–	–	–	–	–	–	–	1	–	–	–
Printing establishments	–	2	1	2	–	–	–	2	–	–	3	8
Provision stores	–	–	1	3	–	–	1	–	3	3	–	–

Public halls	4	–	1	1	–	3	2	2	3	1	–	–
Railroad cars, depots, and coal sheds	2	–	2	4	3	1	–	2	1	1	–	1
Ropewalks	–	–	–	–	–	–	–	1	–	–	1	1
Rubber mills	–	–	–	–	–	1	–	–	–	–	–	–
Sail lofts	–	–	–	–	–	–	–	–	–	1	–	–
Saw and planing mills	–	2	–	–	–	–	3	1	2	4	2	1
Schoolhouses	1	1	–	1	1	–	2	–	–	2	2	3
Shoemakers' shops	–	1	1	–	–	–	1	–	–	–	–	–
Shoe-blacking manufactories	–	–	–	–	–	–	–	–	1	–	–	–
Slaughter houses	1	–	–	–	–	–	–	–	–	–	–	1
Soap manufactories	–	–	–	–	1	–	1	–	–	–	–	–
State Prison workshops	–	–	–	–	1	–	–	–	–	–	–	–
Storehouses	4	1	2	–	1	2	1	–	2	2	1	2
Stove and tinware stores	–	2	1	–	–	1	1	–	–	–	–	–
Straw works	–	–	–	–	–	–	–	–	1	–	–	–
Tailoring and dressmaking establishments	1	2	2	1	–	1	2	2	–	–	–	1
Tin shops	–	–	–	1	–	–	–	–	–	–	–	–
Toy stores	–	1	–	–	–	–	–	–	–	–	1	–
Trunk stores	–	–	–	1	–	–	–	1	–	–	–	–
Undertakers' stores	–	–	–	1	–	–	–	–	–	–	–	–
Unoccupied buildings	5	7	6	13	6	4	7	5	9	7	10	6
Upholsterers' shops	–	–	1	1	–	–	–	–	–	–	2	–
Varnish manufactories	–	–	1	–	–	–	–	–	–	–	–	–
Vessels (at wharves)	–	1	1	–	–	–	–	–	–	–	–	2
Whip manufactories	–	–	1	–	–	–	1	–	–	–	–	–
Wood sheds	3	–	–	2	1	–	–	–	–	3	–	2
Wood-working establishments	5	3	5	3	1	7	5	6	3	5	3	3
Wool stores	–	–	–	–	–	–	–	–	–	–	–	1
Woollen factories	3	2	2	–	–	2	1	1	2	–	–	2
Totals	161	155	144	190	134	129	164	141	146	162	147	179

TABLE C. — *Causes of Fires classified.*

PROPERTY.	CAUSE OF FIRES.
Agricultural implement manufactories	Unknown, 1.
Almshouses	Exposure, 1; unknown, 1.
Bakeries and confectioneries	Boiling over of fat, 1; children with matches, 1; defective boiler, 1; defective chimney, 2; defective heating apparatus, 1; defective oven, 8; spontaneous, 1; unknown, 2.
Barbers' shops	Exposure, 3; incendiary, 1; unknown, 3.
Barns and private stables	Breaking of lantern, 6; careless use of matches, 1; children with matches, 22; defective chimney, 2; defective heating apparatus, 1; exposure, 34; fireworks, 1; incendiary, 121; lightning, 10; rats with matches, 1; smoking, 5; sparks from chimney, 1; sparks from locomotive, 1; spontaneous, 2; unknown, 87.
Basket manufactories	Sparks from stove, 1.
Blacksmiths' shops	Exposure, 6; incendiary, 3; sparks from forge, 3; unknown, 4.
Bleacheries	Unknown, 1.
Boarding and lodging houses	Boiling over of fat, 1; clothes exposed to stove or lamp, 1; defective chimney, 2; defective heating apparatus, 2; exposure, 3; exposure to gas jet, 1; kerosene lamp, 1; smoking, 2; unknown, 4.
Boiler and engine houses	Incendiary, 2; sparks from furnace, 3; spontaneous, 1; unknown, 2.
Bookbinderies	Exposure, 4.
Book and stationery stores	Defective chimney, 1; exposure, 4; smoking, 1; unknown, 4.
Boot and shoe manufactories	Careless use of matches, 1; defective boiler, 1; defective chimney, 1; exposure, 7; ignition of compo, 1; incendiary, 3; lamp left burning, 1; smoking, 2; sparks from chimney, 2; sparks from stove, 2; unknown, 13.
Boot and shoe stores	Exposure, 7; defective heating apparatus, 1; unknown, 2;
Breweries	Incendiary, 1; unknown, 1.
Brick kilns	Sparks from kiln, 2.
Carpet-lining manufactories	Unknown, 1.
Cement manufactories	Boiling over of cement or tar, 2.
Chain shops and founderies	Defective furnace, 2; friction, 1; sparks from chimney, 1; unknown, 4.
Churches	Careless use of matches, 1; defective heating apparatus, 3; exposure, 2; exposure to gas jet, 2; fireworks, 1; lightning, 1; unknown, 2.
Cider mills	Lightning, 1.
Cigar stores and manufactories	Exposure, 1; kerosene lamp or stove, 2; smoking, 1; unknown, 4.
Clothing stores	Defective heating apparatus, 2; exposure, 5; exposure to gas jet, 1; smoking, 1; unknown, 3.
Club rooms and billiard halls	Defective heating apparatus, 1; exposure, 2; smoking, 1; unknown, 2.
Cotton-batting manufactories, waste-houses, jute and shoddy mills	Friction, 3; gas explosion, 2; incendiary, 1; smoking, 2; spontaneous, 6; unknown, 3.
Cotton factories	Defective boiler, 1; friction, 3; lightning, 2; spontaneous, 1.

TABLE C. — *Causes of Fires classified* — Continued.

PROPERTY.	CAUSE OF FIRES.
Crockery and glassware stores	Exposure, 2.
Curled hair manufactories	Unknown, 1.
Curriers' shops, morocco manufactories, and tanneries	Friction, 2; incendiary, 1; sparks from chimney, 1; unknown, 1.
Dining rooms	Defective heating apparatus, 2; exposure, 4; exposure to gas jet, 1; kerosene lamp, 1; leak in gas pipe, 1; unknown, 4.
Drug stores	Exposure, 3; gas explosion, 1; ignition of volatile oil, 1; incendiary, 3; kerosene lamp, 2; spontaneous, 1; unknown, 2.
Dry, woollen, fancy goods, and trimming stores	Defective chimney, 2; defective heating apparatus, 1; exposure, 9; exposure to gas jet, 2; incendiary, 1; smoking, 1; unknown, 2.
Dwelling houses	Ashes in wooden vessels, 12; boiling over of fat, 1; careless use of matches, 13; children with matches, 40; clothes exposed to stove or lamp, 7; defective chimney, 161; defective heating apparatus, 47; exposure, 87; exposure to gas jet, 13; fireworks, 2; hot soapstone in bed, 1; incendiary, 53; kerosene lamp, 43; lightning, 9; rats and matches, 9; smoking, 7; sparks from chimney, 31; sparks from locomotive, 2; spontaneous, 6; thawing water pipe, 4; uncovered chimney holes, 5; unknown, 160.
Dyewood and chemical works	Defective furnace, 1.
Dye works	Exposure, 1.
Flouring and grist mills	Exposure, 2; incendiary, 1; smoking, 1; sparks from furnace, 1.
Fruit stores	Unknown, 2.
Furniture stores	Exposure, 1; unknown, 1.
Gas works	Unknown, 1.
General stores	Exposure, 2; incendiary, 2; kerosene lamp, 1; spontaneous, 1; unknown, 4.
Glue manufactories	Sparks from chimney, 1.
Grain elevators	Unknown, 1.
Grain stores	Exposure, 5; incendiary, 1; unknown, 1.
Grease-rendering works	Incendiary, 1; thawing water pipe, 1.
Greenhouses	Defective chimney, 3; incendiary, 1; sparks from stove, 1.
Grocery stores	Defective chimney, 1; exposure, 8; ignition of oil, 3; spontaneous, 1; unknown, 8.
Hardware stores	Defective chimney, 1; defective heating apparatus, 1; exposure, 4; smoking, 1; unknown, 2.
Harness manufactories	Exposure, 2; spontaneous, 1.
Hat and cap manufactories	Unknown, 2.
Hat and cap stores	Exposure, 2.
Hay stores	Incendiary, 1; smoking, 1; unknown, 1.
Hotels	Careless use of matches, 1; defective boiler, 1; defective heating apparatus, 1; exposure, 1; kerosene lamp, 3; leak in gas pipe, 1; smoking, 1; sparks from chimney, 1; unknown, 3.
Icehouses	Children with matches, 1; incendiary, 3; unknown, 1.

TABLE C. — *Causes of Fires classified* — Continued.

PROPERTY.	CAUSE OF FIRES.
Ink manufactories	Boiling over of oil, 1; ignition of gas, 1; spontaneous, 1.
Jewelry stores	Ashes in wooden vessels, 1; exposure, 9; unknown, 3.
Junk stores	Incendiary, 3; sparks from locomotive, 1; spontaneous, 2; unknown, 6; upsetting of stove, 1.
Lamp-black manufactories	Overheated dryhouse, 1; sparks from furnace, 1.
Leather-board manufactories	Unknown, 1.
Leather stores	Exposure, 1.
Lime sheds	Lime and water, 2.
Liquor stores and saloons	Boiling over of fat, 1; exposure, 5; incendiary, 3; kerosene lamp, 1.
Livery stables	Defective heating apparatus, 1; exposure, 1; sparks from chimney, 1; unknown, 1.
Lumber sheds and wharves	Exposure, 3; incendiary, 8; spontaneous, 1; unknown, 1.
Machine shops	Defective heating apparatus, 2; exposure, 2; incendiary, 1; smoking, 1; sparks from forge, 1; sparks from furnace, 1; sparks from chimney, 1; unknown, 6.
Marble works	Exposure, 1; incendiary, 1.
Mason and plumbing works	Exposure, 1; incendiary, 1.
Millinery stores	Defective chimney, 1; exposure, 2; incendiary, 2; kerosene lamp, 1; smoking, 1; unknown, 1.
Offices	Ashes in wooden vessels, 1; exposure, 19; incendiary, 3; kerosene lamp, 2; smoking, 1; unknown, 8.
Oil-clothing manufactories	Exposure, 2; spontaneous, 1.
Oil stores	Exposure, 1.
Oil works	Boiling over of oil, 2; ignition of naphtha, 1.
Paint shops	Exposure, 3; ignition of oil, 1; incendiary, 1; spontaneous, 4; unknown, 1.
Paper-box manufactories	Incendiary, 1.
Paper mills	Friction, 1; incendiary, 2; spontaneous, 1; unknown, 2.
Paper stores	Exposure, 6; incendiary, 3; spontaneous, 1; unknown, 1.
Pawn shops	Incendiary, 1; smoking, 1.
Photograph rooms	Exposure, 3; ignition of varnish, 1; unknown, 2.
Pickle manufactories	Unknown, 1.
Potteries	Unknown, 1.
Printing establishments	Exposure, 12; incendiary, 2; spontaneous, 1; unknown, 3.
Provision stores	Careless use of matches, 1; defective heating apparatus, 1; exposure, 6; fireworks, 1; incendiary, 1; spontaneous, 1.
Public halls	Defective chimney, 1; defective heating apparatus, 1; exposure, 7; exposure to gas jet, 1; incendiary, 3; kerosene lamp, 1; rats with matches, 1; sparks from chimney, 1; unknown, 1.
Railroad depots, cars, and coal sheds,	Ashes in wooden vessels, 1; children with matches, 1; defective heating apparatus, 1; exposure, 1; incendiary, 6; sparks from chimney, 1; sparks from locomotive, 3; spontaneous, 2; unknown, 1.

TABLE C. — *Causes of Fires classified* — Concluded.

PROPERTY.	CAUSE OF FIRES.
Ropewalks	Boiling over of tar, 1; unknown, 2.
Rubber mills	Friction, 1.
Sail lofts	Incendiary, 1.
Saw and planing mills	Exposure, 1; incendiary, 1; lightning, 1; sparks from chimney, 2; sparks from stove or furnace, 3; spontaneous, 1; unknown, 6.
Schoolhouses	Children and matches, 1; defective heating apparatus, 3; exposure, 1; incendiary, 2; unknown, 6.
Shoemakers' shops	Exposure, 1; incendiary, 1; unknown, 1.
Shoe-blacking manufactories	Exposure, 1.
Slaughter houses	Incendiary, 1; defective heating apparatus, 1.
Soap manufactories	Incendiary, 1; unknown, 1.
State Prison workshop	Unknown, 1.
Storehouses	Boiling over of pitch, 1; children with matches, 1; exposure, 2; incendiary, 5; lightning, 1; sparks from hoisting engine, 1; spontaneous, 1; unknown, 6.
Stove and tinware stores	Exposure, 3; incendiary, 1; kerosene lamp, 1.
Straw works	Incendiary, 1.
Tailoring and dressmaking establishments	Exposure, 8; incendiary, 1; rats with matches, 1; unknown, 2.
Tin shops	Exposure, 1.
Toy stores	Exposure, 2.
Trunk stores	Spontaneous, 1; unknown, 1.
Undertakers' stores	Unknown, 1.
Unoccupied buildings	Children with matches, 1; defective heating apparatus, 1; exposure, 3; incendiary, 64; lime and water, 1; lightning, 1; unknown, 14.
Upholsterers' shops	Incendiary, 1; sparks from stove, 1; spontaneous, 1; unknown, 1.
Varnish manufactories	Spontaneous, 1.
Vessels (at wharves)	Incendiary, 2; unknown, 2.
Whip manufactories	Explosion of Japan oven, 1; unknown, 1.
Wood sheds	Ashes in wooden vessels, 1; children with matches, 2; exposure, 1; incendiary, 3; spontaneous, 1; unknown, 3.
Wood-working establishments	Children with matches, 1; defective boiler, 1; defective heating apparatus, 4; exposure, 5; fireworks, 1; friction, 1; incendiary, 12; lightning, 1; sparks from chimney, 2; sparks from locomotive, 1; sparks from furnace or stove, 6; spontaneous, 5; unknown, 9.
Wool stores	Exposure, 1.
Woollen factories	Defective furnace, 1; friction, 7; kerosene lamp, 1; leak in gas pipe, 1; spontaneous, 1; unknown, 4.

Summary of Causes.

Cause.	No.	Cause.	No.
Unknown	442	Defective oven	8
Incendiary (as reported)	339	Sparks from locomotive	8
Exposure	331	Boiling over of oil, pitch, or tar,	7
Defective chimney	178	Breaking of lantern	6
Defective heating apparatus	82	Fireworks	6
Children with matches	71	Defective boiler	5
Kerosene lamp	60	Thawing of water pipe	5
Spontaneous	48	Uncovered chimney holes	5
Sparks from chimney	46	Sparks from forge	4
Smoking	31	Boiling over of kettle of fat	4
Lightning	27	Explosion of gas	3
Exposures to gas jet	21	Leak in gas pipe	3
Friction	19	Lime and water	3
Sparks from stove or furnace	19	Sparks from kiln	2
Careless use of matches	18	Explosion of Japan oven	1
Ashes in wooden vessels	16	Hot soapstone in bed	1
Rats with matches	12	Lamp left burning	1
Ignition of volatile oil	9	Overheated dryhouse	1
Clothes exposed to stoves or lamps	8	Sparks from hoisting engine	1
		Upsetting of stove	1

Statement of the Receipts and Expenditures of the Insurance Department for the Year ending Dec. 31, 1879.

[Made pursuant to chapter 267, section 9, Acts of 1867.]

RECEIPTS.

Compensation for valuation of life insurance policies	$14,991 86
License fees, filing statements, certificates, etc.	19,138 22
	$34,130 08

EXPENDITURES.

Julius L. Clarke, salary from May 3	$1,997 33	
Stephen H Rhodes, salary to March 12	763 43	
William S. Smith, Deputy	2,500 00	
		$5,260 76
CLERKS.		
Fred L. Cutting, 1st Clerk	$1,833 33	
James G. Bovey, 2d Clerk	1,500 00	
Herbert Morrissey, extra Clerk	1,033 33	
		4,366 66
EXTRA CLERKS.		
C. E. Weiss	$840 00	
C. L. Sawyer	840 00	
S. J. P. Leeds	210 00	
A. N. Tenney	840 00	
H. A. Peirce	210 00	
M. A. Allen	840 00	
M. L. McMann	840 00	
A. M. Hawes	840 00	
E. L. Johnson	840 00	
M. A. Swan	210 00	
E. W. Cushman	840 00	
		7,350 00
GENERAL EXPENSES.		
Printing and binding	$772 32	
Travelling fares and expenses	385 85	
Postage	483 36	
Blank statements, etc.	223 72	
Certificate and license books	180 00	
Blank and letter books	166 50	
Paper and envelopes	177 08	
Expressage, telegrams, etc.	98 61	
Amounts carried forward	$2,437 44	$16,977 42

EXPENDITURES — *Concluded.*

Amounts brought forward . . .	$2,437 44	$16,977 42
Mounting cards	70 14	
Insurance publications, newspapers, etc. .	77 25	
Document wrappers	58 24	
Horace Smith, services as appraiser . .	50 00	
Sundry small stationery	48 84	
Wrapping paper, twine, etc.	45 33	
Sundry repairs	30 25	
Post-office box	21 00	
Miscellaneous	18 06	
		2,856 55
Total expenditures for 1879 . . .	. . .	$19,833 97

RECAPITULATION.

Expended in Life Department . . .	$11,679 26	
Expended in Fire and Marine Department .	8,154 71	
	$19,833 97	
Department fees collected and paid into State Treasury	34,130 08	
Surplus accrued to Commonwealth .	$14,296 11	

MASSACHUSETTS MUTUAL
FIRE INSURANCE COMPANIES.

Detailed Statements of Assets and Liabilities, with Abstract of Annual Statements, for the Year ending Dec. 31, 1879.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

ABINGTON MUTUAL FIRE INSURANCE COMPANY, ABINGTON.

[Incorporated May 30, 1856. Commenced business June 15, 1857.]

JOSEPH VAUGHN, *President.* *Secretary*, FREEMAN P. HOWLAND.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$5,000 00	$5,200 00
Chicago city sewerage bonds	1,000 00	1,125 00
" " river improvement bonds	1,000 00	1,125 00
" " school bonds	1,000 00	1,125 00
Toledo city water works bond	1,000 00	1,152 50
St. Albans town bond	1,000 00	1,020 00
" railroad bond	500 00	450 00
Union Pacific Railroad bond	1,000 00	1,080 00
Eastern Railroad bond	1,000 00	820 00
Mansfield and Framingham Railroad bond	1,000 00	1,000 00
Old Colony Railroad bond	3,000 00	3,345 00
Northern Pacific Railroad preferred stock	1,400 00	805 00
Middlesex Central Railroad stock	1,500 00	1,500 00
14 shares First National Bank, Salem	1,400 00	1,554 00
15 " City National Bank, Boston	1,500 00	1,758 75
10 " Globe National Bank, Boston	1,000 00	1,035 00
10 " State National Bank, Boston	1,000 00	1,167 50
10 " Old Boston National Bank, Boston	500 00	652 50
6 " Metropolitan National Bank, Boston,	600 00	600 00
10 " Nat'l Hide and Leather B'k, Boston,	1,000 00	1,112 50
5 " National Webster Bank, Boston	500 00	525 00
6 " Nat'l Bank of the Republic, Boston,	600 00	732 00
Joint note of trustees Masonic institutions	–	100 00
" " Union Calvinistic Soc'y,	–	140 00
Personal loans	–	467 92
		$29,592 67

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$500 00
Loans on mortgage of real estate (first liens),	4,825 00
Stocks, bonds, etc., as per schedule	29,592 67
Cash in the office of the company	217 81

Cash deposited in the Abington National B'k,	$1,481 35	
Premiums in course of collection (net)	412 05	
Interest due and accrued	354 64	
Re-insurance dividend due	3 70	
Office furniture, etc.	$300 00	
Gross Assets		$37,387 22

LIABILITIES.

Claimed and reported losses not adjusted	$680 00	
Unearned premiums on outstanding risks	16,810 53	
Dividends of profits unpaid on terminated policies	425 41	
State and local taxes due or accrued	20 12	
Rents, salaries, and incidental expenses	148 50	
Gross Liabilities		18,084 56
Surplus		$19,302 66

INCOME.

Gross cash premiums received during the year,	$11,864 86	
Deduct return premiums and re-insurance	644 81	
Net cash premiums received		$11,220 05
Received for interest on mortgages		300 99
for interest from all other sources		1,542 15
for rents		91 00
Deposit notes received during the year	$35,212 47	
Gross Cash Income		$13,154 19

EXPENDITURES.

Paid for losses during the year	$7,367 13
for brokerage and commissions	1,663 59
for salaries and fees of officers and employés	999 05
for state and local taxes	119 64
for profits or surplus on terminated policies	2,710 95
for incidental expenses	463 78
Gross Cash Expenditures	$13,324 14

MISCELLANEOUS.

Risks outstanding Dec. 31, 1878	$1,984,633 00	
Risks written during 1879	714,989 00	
Total		$2,699,622 00
Risks terminated during 1879	$684,509 00	
Risks re-insured during 1879	1,650 00	
Total deductions		686,159 00
Net amount in force Dec. 31, 1879		$2,013,463 00
Deposit notes received on outstanding risks		90,137 87
Losses incurred during the year		7,691 57

Percentage of profits or surplus returned during 1879, 15, 25, and 40 per cent.

Average rate to date, 25 per cent.

ANNISQUAM MUTUAL FIRE INSURANCE COMPANY, GLOUCESTER.

[Incorporated March 11, 1847. Commenced business Dec. 28, 1847.]

C. A. Fernald, *President.* *Secretary*, James S. Jewett.

[Note. — This company charges a cash premium adequate for expenses only, and relies upon assessments on deposit notes to pay losses.]

Summary of Assets Dec. 31, 1879.

Loans on mortgage of real estate (first liens),	$2,400 00	
United States bonds	512 50	
Loans on personal security	1,450 00	
Cash in the office of the company	40 87	
deposited in the Cape Ann Savings Bank,	736 79	
deposited in the Salem Savings Bank	1,124 49	
Premiums in course of collection (net)	14 73	
Interest due and accrued	176 14	
Office safe	$85 00	
Gross Assets		$6,455 52

Income.

Received for interest on mortgages		$168 00
for interest from all other sources		267 57
from assessments on deposit notes		289 20
from policy fees		84 00
Deposit notes received during the year	$4,757 00	
Gross Cash Income		$808 77

Expenditures.

Paid for salaries and fees of officers and employés	$275 00
for state and local taxes	2 61
for surplus on assessments	103 01
for office, agency, and incidental expenses	11 79
Gross Cash Expenditures	$392 41

Miscellaneous.

Risks outstanding Dec. 31, 1878	$338,620 00	
Risks written during 1879	68,467 00	
Total		$407,087 00
Risks terminated during 1879		68,225 00
Net amount in force Dec. 31, 1879		338,862 00
Deposit notes received on outstanding risks		24,167 00

ARKWRIGHT MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated Feb. 8, 1860. Commenced business Oct. 1, 1860.]

WALDO HIGGINSON, *President.* *Secretary*, EDWARD H. SPRAGUE.

Office, No. 131 Devonshire Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$25,000 00	$25,750 00
Massachusetts state bonds	20,000 00	21,900 00
Maine state bonds	12,000 00	13,560 00
Cambridge city bonds	10,000 00	10,500 00
Boston city bonds	20,000 00	22,450 00
Providence city bonds	10,000 00	10,700 00
Old Colony Railroad bonds	15,000 00	17,400 00
Boston and Maine Railroad bonds	11,000 00	13,090 00
Boston and Lowell Railroad bonds	11,000 00	12,650 00
Boston and Albany Railroad bonds	10,000 00	12,100 00
Fitchburg Railroad bonds	10,000 00	11,900 00
Chicago, Burlington, and Quincy R.R. bonds,	10,000 00	11,700 00
Corporation notes indorsed	–	29,526 39
		$213,226 39

SUMMARY OF ASSETS DEC. 31, 1879.

Stocks, bonds, etc., as per schedule	$213,226 39	
Cash in the office of the company	63 00	
Cash deposited in the New England Trust Co.	7,653 79	
Interest due and accrued	3,172 50	
Gross Assets		$224,115 68

LIABILITIES.

Unearned premiums on outstanding risks	$99,941 30	
State and local taxes due or accrued	408 30	
Gross Liabilities		100,349 60
Surplus		$123,766 08

INCOME.

Gross cash premiums received during the year,	$205,911 73	
Deduct return premiums and re-insurance	6,551 82	
Net cash premiums received		$199,386 91
Received for interest from all sources		9,090 51
Deposit notes received during the year	$1,029,708 65	
Gross Cash Income		$208,477 42

EXPENDITURES.

Paid for losses during the year	$17,509 09
for salaries and fees of officers and employés	11,674 00
for state and local taxes	1,920 18
for profits or surplus on terminated policies	142,753 63
for rents	1,166 67
for incidental expenses	2,815 23
Gross Cash Expenditures	$177,838 80

MISCELLANEOUS.

Risks outstanding Dec. 31, 1878	$20,440,926 00	
Risks written during 1879	22,913,264 00	
Total		$43,354,190 00
Risks terminated during 1879		21,121,081 00
Net amount in force Dec. 31, 1879		$22,233,109 00
Deposit notes received on outstanding risks		999,413 00
Losses incurred during the year		10,125 84

Percentage of profits or surplus returned during 1879, $78\frac{3}{4}$ per cent.
Average rate to date, $65\frac{53}{100}$ per cent.

ASHFIELD MUTUAL FIRE INSURANCE COMPANY, ASHFIELD.

[Incorporated June 4, 1873, Commenced business July 19, 1873.]

HENRY S. RANNEY, *President.* *Secretary*, ASA G. WAIT.

[NOTE. — Insures property in the town of Ashfield only.]

SUMMARY OF ASSETS DEC. 31, 1879.

Cash in the office of the company	$175 00	
Unpaid assessments on deposit notes	1,244 27	
Gross Assets		$1,419 27

LIABILITIES.

Adjusted losses and claims due and unpaid	$1,113 57	
Gross Liabilities		$1,113 57

INCOME.

Cash premiums received during the year		$21 93
Received from assessments on deposit notes		1,154 33
Deposit notes received during the year	$138 40	
Gross Cash Income		$1,176 26

EXPENDITURES.

Paid for losses during the year	$1,355 10
for salaries and fees of officers and employés	76 48
for state and local taxes	38
Gross Cash Expenditures	$1,431 96

MISCELLANEOUS.

Risks outstanding Dec. 31, 1878	$102,090 00	
Risks written during 1879	4,462 00	
Total		$106,552 00
Risks terminated during 1879		71,064 00
Net amount in force Dec. 31, 1879		$35,488 00
Deposit notes received on outstanding risks		2,367 00
Assessments laid on deposit notes		2,450 00

ATTLEBOROUGH MUTUAL FIRE INSURANCE COMPANY, ATTLEBOROUGH.

[Incorporated 1844. Commenced business July, 1845.]

JOSEPH W. CAPRON, *President.* *Secretary*, ELIJAH R. READ.

SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens)	$600 00	
School district notes	5,167 00	
Cash deposited in the First National Bank	1,086 89	
Cash deposited in the savings banks	6,050 13	
Premiums in course of collection (net)	54 15	
Interest due and accrued	253 35	
Gross Assets		$13,211 52

LIABILITIES.

Losses and claims adjusted, but not due	$500 00	
Claimed and reported losses not adjusted	500 00	
Unearned premiums on outstanding risks	4,664 29	
Gross Liabilities		5,664 29
Surplus		$7,547 23

INCOME.

Gross cash premiums received during the year,	$1,400 76	
Deduct return premiums and re-insurance	92 99	
Net cash premiums received		$1,307 77
Received from policy fees		380 00
Deposit notes received during the year	$5,192 44	
Gross Cash Income		$1,687 77

EXPENDITURES.

Paid for losses during the year	$542 50
for salaries and fees of officers and employés	424 14
for state and local taxes	13 63
Gross Cash Expenditures	$980 27

MISCELLANEOUS.

Risks outstanding Dec. 31, 1878	$1,045,759 00	
Risks written during 1879	189,875 00	
Total		$1,235,634 00
Risks terminated during 1879		131,585 00
Net amount in force Dec. 31, 1879		1,104,049 00
Deposit notes received on outstanding risks		37,314 00
Losses incurred during the year		1,550 00

BARNSTABLE COUNTY MUTUAL FIRE INSURANCE COMPANY, YARMOUTH.

[Incorporated March 2, 1833. Commenced business Aug. 1, 1833.]

DAVID K. AKIN, *President.* *Secretary*, GEORGE OTIS.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$8,000 00	$8,490 00
Maine state bonds	2,500 00	2,837 50
Fall River city bonds	1,000 00	1,080 00
Sheboygan city bonds	750 00	600 00
Iowa Falls and Sioux city bonds	2,000 00	2,100 00
Union Pacific first mortgage bonds	9,000 00	9,720 00
Union Pacific land grant bonds	5,000 00	5,625 00
Union Pacific sinking fund bonds	1,000 00	1,147 50
Chicago and Eastern Illinois Railroad bonds	1,750 00	1,585 00
Old Colony Railroad bonds	5,000 00	5,400 00
40 shares First National Bank, Yarmouth	4,000 00	4,920 00
20 " State National Bank, Boston	2,000 00	2,340 00
25 " Tremont National Bank, Boston	2,500 00	2,975 00
15 " National Bank Redemption, Boston,	1,500 00	2,025 00
4 " Massachusetts Nat'l Bank, Boston	1,000 00	1,150 00
8 " Shawmut National Bank, Boston	800 00	896 00
5 " National Bank Republic, Boston	500 00	610 00
10 " Falmouth National Bank, Falmouth,	1,000 00	1,250 00
63 " Old Colony Railroad	6,300 00	6,741 00
Personal loans	–	4,488 20
		$65,980 20

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
3 shares Mashpee Manufacturing Company	$495 00	$450 00

SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens),	$125 00
Stocks, bonds, etc., as per schedule	65,980 20

Loans on collateral security, as per schedule		$450 00	
Cash deposited in various banks		3,292 83	
Interest due and accrued		740 14	
Office furniture	$250 00		
Gross Assets			$70,588 17

LIABILITIES.

Losses and claims adjusted, but not due		$200 00	
Claimed and reported losses not adjusted		1,900 00	
Unearned premiums on outstanding risks		37,297 83	
State and local taxes due or accrued		30 00	
Gross Liabilities			39,427 83
Surplus			$31,160 34

INCOME.

Cash premiums received during the year			$14,867 29
Received for interest on mortgages			8 76
Received for interest from all other sources			3,184 09
Deposit notes received during the year		$27,940 26	
Gross Cash Income			$18,060 14

EXPENDITURES.

Paid for losses during the year			$12,551 23
for salaries and fees of officers and employés			1,604 50
for state and local taxes			132 34
for profits or surplus on terminated policies			10,545 70
for rents			100 00
for incidental expenses			332 18
for loss on stocks sold			1,838 50
Gross Cash Expenditures			$27,104 45

MISCELLANEOUS.

Risks outstanding Dec. 31, 1878		$5,274,814 00	
Risks written during 1879		854,515 00	
Total			$6,129,329 00
Risks terminated during 1879			938,903 00
Net amount in force Dec. 31, 1879			$5,190,426 00
Deposit notes received on outstanding risks			149,191 30
Losses incurred during the year			11,488 23

Percentage of profits or surplus returned during 1879, 80 per cent.
Average rate to date, 80+ per cent.

BERKSHIRE MUTUAL FIRE INSURANCE COMPANY, PITTSFIELD.

[Incorporated March, 1835. Commenced business August, 1835.]

JABEZ L. PECK, *President.* *Secretary*, JOHN M. STEVENSON.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, 1881	$3,000 00	$3,210 00
Western Union Telegraph Company bonds	4,000 00	4,560 00
Boston and Albany Railroad bonds	6,000 00	7,320 00
29 shares Pittsfield National Bank	2,900 00	4,060 00
15 " Adams National Bank	1,500 00	1,875 00
50 " Adams Express Company	5,000 00	5,262 50
75 " New York Central and H. R. R.R.	7,500 00	9,675 00
	$29,900 00	$35,962 50

SUMMARY OF ASSETS DEC. 31, 1879.

Stocks, bonds, etc., as per schedule	$35,962 50	
Loans on personal security	20,500 00	
Cash in the office of the company	449 54	
Cash deposited in the Pittsfield Nat'l Bank	1,152 63	
Premiums in course of collection (net)	960 04	
Interest due and accrued	1,342 66	
Gross Assets		$60,367 37

LIABILITIES.

Adjusted losses and claims due and unpaid	$576 75	
Losses and claims adjusted, but not due	2,400 00	
Claimed and reported losses not adjusted	200 00	
Claims for losses disputed or resisted	192 25	
Unearned premiums on outstanding risks	31,961 23	
Dividends of profits unpaid on terminated policies	50 00	
State and local taxes due or accrued	19 95	
Salaries	301 11	
Gross Liabilities		35,701 29
Surplus		$24,666 08

INCOME.

Gross cash premiums received during the year,	$12,754 80	
Deduct return premiums and re-insurance	562 52	
Net cash premiums received		$12,192 28
Received for interest from all sources		2,408 21
Deposit notes received during the year	$36,669 30	
Gross Cash Income		$14,600 49

EXPENDITURES.

Paid for losses during the year	$7,330 60
for brokerage and commissions	1,826 11
for salaries and fees of officers and employés	1,600 18
for interest on borrowed money	85 22
for state and local taxes	127 07
for profits or surplus on terminated policies	3,325 40
for rents	300 00
for incidental expenses	901 03
Gross Cash Expenditures	$15,495 61

MISCELLANEOUS.

Risks outstanding Dec. 31, 1878	$5,607,362 44	
Risks written during 1879	1,038,271 00	
Total		$6,645,633 44
Risks terminated during 1879		1,491,290 44
Net amount in force Dec. 31, 1879		$5,154,343 00
Deposit notes received on outstanding risks		153,645 55
Losses incurred during the year		8,236 88

Percentage of profits or surplus returned during 1879, 25 per cent.
Average rate to date, 50 per cent.

BOSTON MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated March 15, 1850. Commenced business Oct. 14, 1850.]

EDWARD ATKINSON, *President.* *Secretary*, WILLIAM B. WHITING.

Office, No. 131 Devonshire Street.

SUMMARY OF ASSETS DEC. 31, 1879.

United States bonds	$372,400 00	
Cash in the office of the company	6,358 99	
Cash deposited in various banks	37,689 66	
Interest accrued	966 67	
Office furniture	$1,500 00	
Gross Assets		$417,415 32

LIABILITIES.

Unearned premiums on outstanding risks	$185,124 30	
State and local taxes due or accrued	774 91	
Gross Liabilities		185,899 21
Surplus		$231,516 11

INCOME.

Gross cash premiums received during the year,	$371,358 21	
Deduct return premiums and re-insurance	8,116 78	
Net cash premiums received		$363,241 43
Received for interest from all sources		36,929 75
Deposit notes received during the year	$1,856,791 05	
Gross Cash Income		$400,171 18

EXPENDITURES.

Paid for losses during the year	$33,023 57
for salaries and fees of officers and employés	21,212 15
for state and local taxes	5,506 67
for profits or surplus on terminated policies	282,833 63
for rents	1,800 00
for incidental expenses	11,255 15
Gross Cash Expenditures	$355,631 17

MISCELLANEOUS.

Risks outstanding Dec. 31, 1878	$40,566,339 00	
Risks written during 1879	44,560,511 00	
Total		$85,126,850 00
Risks terminated during 1879		41,470,560 00
Net amount in force Dec. 31, 1879		43,656,290 00
Deposit notes received on outstanding risks		1,851,243 00
Losses incurred during the year		13,803 92

Percentage of profits or surplus returned during 1879, $81\frac{96}{100}$ per cent.
Average rate to date, $66\frac{78}{100}$ per cent.

BRISTOL COUNTY MUTUAL FIRE INSURANCE COMPANY, NEW BEDFORD.

[Incorporated Feb. 29, 1829. Commenced business July 4, 1829.]

WILLIAM H. TAYLOR, *President.* *Secretary*, GEORGE N. ALDEN.

[NOTE. — Policies are all issued for seven years. The premium is secured by notes assessable as required, and five per cent on the notes is received in cash when the policy is issued.]

SUMMARY OF ASSETS DEC. 31, 1879.

Cash in the office of the company	$175 26	
Cash deposited in the Mechanics' Nat'l Bank,	383 86	
Premiums in course of collection (net)	338 15	
Net amount of unpaid assessments	300 00	
Gross Assets		$1,197 27

LIABILITIES.

Claimed and reported losses not adjusted	$25 59	
State and local taxes due or accrued	7 28	
Gross Liabilities		32 87

INCOME.

Gross cash premiums received during the year,	$3,322 35	
Deduct return premiums and re-insurance	100 03	
Net cash premiums received		$3,222 32
Received for interest from all sources		98 89
Received from assessments on deposit notes		12,348 02
Deposit notes received during the year	$66,323 00	
Gross Cash Income		$15,669 23

EXPENDITURES.

Paid for losses during the year	$4,815 32
for brokerage and commissions	130 86
for salaries and fees of officers and employés	1,975 00
for interest on borrowed money	207 54
for state and local taxes	157 51
for borrowed money	8,500 00
for office, agency, and incidental expenses	309 01
Gross Cash Expenditures	$16,095 24

MISCELLANEOUS.

Risks outstanding Dec. 31, 1878	$5,139,925 00	
Risks written during 1879	521,350 00	
Total		$5,661,275 00
Risks terminated during 1879		836,125 00
Net amount in force Dec. 31, 1879		$4,825,150 00
Deposit notes received on outstanding risks		618,392 00
Losses incurred during the year		4,640 91
Assessments laid on deposit notes		13,174 38

CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY, CAMBRIDGE.

[Incorporated March 13, 1833. Commenced business Jan. 1, 1834.]

JOSIAH W. COOK, *President.* *Secretary*, ALFRED L. BARBOUR.

Office, No 555 Main Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
5 shares Cambridgeport National Bank	$500 00	$750 00
1 share Framingham National Bank	100 00	145 00
15 shares National City Bank	1,500 00	2,250 00
Cambridge city bonds	10,900 00	12,208 00
Bath city bonds	5,000 00	5,150 00
Portland city bonds	10,000 00	10,900 00
Belfast city bonds	2,000 00	2,040 00
Cincinnati city bonds	6,000 00	6,720 00

Bangor city bonds	$3,000 00	$3,345 00
Marion county (Ill.) bonds	1,000 00	1,050 00
Eastern Railroad bonds	1,500 00	1,216 00
Personal loans	–	3,350 00
		$49,124 00

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$5,500 00	
Loans on mortgage of real estate (first liens)	38,083 00	
Stocks, bonds, etc., as per schedule	49,124 00	
Cash in the office of the company	1,099 33	
Cash deposited in various banks	8,804 34	
Premiums in course of collection (net)	1,451 87	
Interest due and accrued	2,416 19	
Office furniture	$2,000 00	
Gross Assets		$106,478 73

Liabilities.

Losses and claims adjusted, but not due	$88 80	
Unearned premiums on outstanding risks	37,882 00	
Dividends of profits unpaid on terminated policies	160 72	
Gross Liabilities		38,131 52
Surplus		$68,347 21

Income.

Gross cash premiums received during the year,	$20,347 45	
Deduct return premiums and re-insurance	849 85	
Net cash premiums received		$19,497 60
Received for interest on mortgages		2,159 23
for interest from all other sources		2,648 50
for rents		213 48
Deposit notes received during the year	$40,581 50	
Gross Cash Income		$24,518 81

Expenditures.

Paid for losses during the year	$5,643 95
for brokerage and commissions	1,495 23
for salaries and fees of officers and employés,	3,636 00
for state and local taxes	231 39
for profits or surplus on terminated policies	9,128 70
for rents	550 00
for incidental expenses	1,444 51
Gross Cash Expenditures	$22,129 78

MISCELLANEOUS.

Risks outstanding Dec. 31, 1878	$5,081,756 00	
Risks written during 1879	1,551,089 00	
Total		$6,632,845 00
Risks terminated during 1879		1,516,664 00
Net amount in force Dec. 31, 1879		$5,116,181 00
Deposit notes received on outstanding risks		121,667 53
Losses incurred during the year		5,732 75

Percentage of profits or surplus returned during 1879, 40 and 50 per cent.

CITIZENS' MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated April 7, 1846. Commenced business Oct. 5, 1846.]

HENRY C. BIGELOW, *President.* *Secretary*, JOSEPH W. PEABODY.

Office, No. 8 Exchange Place.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, 1881, registered	$53,000 00	$55,252 50
6 shares Boston and Lowell Railroad	3,000 00	2,550 00
30 " Hide and Leather National Bank	3,000 00	3,337 50
Personal loans	–	3,328 64
		$64,468 64

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$52,400 00	
Loans on mortgage of real estate (first liens)	94,189 00	
Stocks, bonds, etc., as per schedule	64,468 64	
Cash in the office of the company	560 79	
Cash deposited in the Maverick National Bank,	6,425 20	
Premiums in course of collection (net)	3,180 07	
Interest due and accrued	5,166 93	
Gross Assets		$226,390 63

LIABILITIES.

Unearned premiums on outstanding risks	$146,954 49	
Rents	320 83	
Gross Liabilities		147,275 32
Surplus		$79,115 31

INCOME.

Gross cash premiums received during the year,	$58,416 28	
Deduct return premiums and re-insurance	3,343 26	
Net cash premiums received		$55,073 02
Received for interest on mortgages		4,508 93
for interest from all other sources		3,806 90
for rents		1,341 48
Deposit notes received during the year	$115,369 72	
Gross Cash Income		$64,730 33

EXPENDITURES.

Paid for losses during the year	$24,576 84
for brokerage and commissions	8,271 19
for salaries and fees of officers and employés	6,034 48
for state and local taxes	1,673 90
for profits or surplus on terminated policies	31,387 38
for rents	3,675 01
for incidental expenses and repairs	2,629 08
Gross Cash Expenditures	$78,247 88

MISCELLANEOUS.

Risks outstanding Dec. 31, 1878	$21,034,705 00	
Risks written during 1879	4,294,775 00	
Total		$25,329,480 00
Risks terminated during 1879		4,905,657 00
Net amount in force Dec. 31, 1879		$20,423,823 00
Deposit notes received on outstanding risks		417,336 13
Losses incurred during the year		19,575 84

Percentage of profits or surplus returned during 1879, 40, 50, and 70 per cent.

COHASSET MUTUAL FIRE INSURANCE COMPANY, COHASSET.

[Incorporated March, 1845. Commenced business March 1, 1846.]

MARTIN LINCOLN, *President*, *Secretary*, J. Q. A. LOTHROP.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
9 shares National City Bank	$900 00	$1,035 00
3 " Merchants' National Bank	300 00	420 00
Cohasset town note	–	500 00
		$1,955 00

SUMMARY OF ASSETS DEC. 31, 1879.

Stocks, bonds, etc., as per schedule	$1,955 00	
Cash in the office of the company	6 10	
Cash deposited in various banks	1,820 74	
Premiums in course of collection (net)	28 84	
Interest due and accrued	27 50	
Office furniture	$130 00	
Gross Assets		$3,838 18

LIABILITIES.

Unearned premiums on outstanding risks	$3,156 04	
Gross Liabilities		3,156 04
Surplus		$682 14

Income.

Gross cash premiums received during the year,	$766 55	
Deduct return premiums and re-insurance	7 49	
Net cash premiums received		$759 06
Received for interest from all sources		151 18
Received from policy fees		65 00
Deposit notes received during the year	$3,010 20	
Gross Cash Income		$975 24

Expenditures.

Paid for brokerage and commissions	$54 00
for salaries and fees of officers and employés	281 46
for state and local taxes	7 04
for profits or surplus on terminated policies	219 35
for rents	40 00
for incidental expenses	50 68
Gross Cash Expenditures	$652 53

Miscellaneous.

Risks outstanding Dec. 31, 1878	$376,647 00	
Risks written during 1879	49,255 00	
Total		$425,902 00
Risks terminated during 1879	$45,650 00	
Risks re-insured during 1879	7,850 00	
Total deductions		53,500 00
Net amount in force Dec. 31, 1879		$372,402 00
Deposit notes received on outstanding risks		25,572 80

Percentage of profits or surplus returned during 1879, 10, 20, and 30 per cent.

Average rate to date, 50 per cent.

COTTON AND WOOLEN MANUFACTURERS' MUTUAL INSURANCE COMPANY OF NEW ENGLAND, BOSTON.

[Incorporated Oct. 19, 1875. Commenced business Oct. 20, 1875.]

William C. Plunkett, *President.* *Secretary*, B. F. Taft.

Office, No. 131 Devonshire Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States registered bonds	$7,200 00	$7,416 00
Boston city bonds	2,000 00	2,010 00
	$9,200 00	$9,426 00

Summary of Assets Dec. 31, 1879.

Stocks, bonds, etc., as per schedule	$9,426 00	
Cash in the office of the company	821 14	
deposited in the Eliot National Bank	1,205 81	
deposited in the Maverick National B'k	1,461 89	
Premiums in course of collection (net)	2,431 66	
Gross Assets		$15,346 50

Liabilities.

Unearned premiums on outstanding risks	$10,150 81	
State and local taxes due or accrued	58 38	
Gross Liabilities		10,209 19
Surplus		$5,137 31

Income.

Gross cash premiums received during the year,	$20,301 62	
Deduct return premiums and re-insurance	819 46	
Net cash premiums received		$19,482 16
Received for interest from all sources		400 38
for rents		200 00
from all other sources		166 20
Gross Cash Income		$20,248 74

Expenditures.

Paid for losses during the year	$11,474 56
for salaries and fees of officers and employés	2,839 58
for state and local taxes	175 92
for profits or surplus on terminated policies	3,676 76
for rents	800 00
for incidental expenses	1,383 49
Gross Cash Expenditures	$20,350 31

Miscellaneous.

Risks outstanding Dec. 31, 1878	$1,508,126 00	
Risks written during 1879	1,846,113 00	
Total		$3,354,239 00
Risks terminated during 1879		1,348,003 00
Net amount in force Dec. 31, 1879		$2,006,236 00
Deposit notes received on outstanding risks		104,179 21

Percentage of profits or surplus returned during 1879, 25 per cent.

DEDHAM MUTUAL FIRE INSURANCE COMPANY, DEDHAM.

[Incorporated Feb. 22, 1837. Commenced business July 1, 1837.]

GEORGE B. FAUNCE, *President.* *Secretary*, PRESTON R. MANSFIELD.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$6,000 00	$6,420 00
Chicago city bonds	2,000 00	2,260 00
Cincinnati city bonds	6,000 00	6,900 00
New England Mortgage Security bonds	6,000 00	6,480 00
Philadelphia and Reading Railroad bonds	5,000 00	5,250 00
Marquette and Ontonagon Railroad 1st mort.	8,000 00	8,880 00
12 shares Dedham National Bank	1,200 00	1,344 00
Old Colony Railroad bonds	2,000 00	2,200 00
	$36,200 00	$39,734 00

SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens),	$16,300 00	
Stocks, bonds, etc., as per schedule	39,734 00	
Cash in the office of the company	856 10	
Cash deposited in banks	6,419 64	
Premiums in course of collection (net)	1,001 96	
Interest due and accrued	1,001 60	
Gross Assets		$65,313 30

LIABILITIES.

Unearned premiums on outstanding risks	$11,304 94	
Return premiums on cancelled policies	72 38	
Dividends of profits unpaid on terminated policies	1,641 07	
Salaries	250 00	
Gross Liabilities		13,268 39
Surplus		$52,044 91

INCOME.

Cash premiums received during the year		$7,318 10
Received for interest on mortgages		893 25
Received for interest from all other sources		2,716 50
Deposit notes received during the year	$15,216 74	
Gross Cash Income		$10,927 85

EXPENDITURES.

Paid for losses during the year	$1,186 63
for brokerage and commissions	1,086 01
for salaries and fees of officers and employés	1,428 94
for state and local taxes	144 42

Paid for profits or surplus on terminated policies	$2,647 84
for rents	100 00
for incidental expenses	152 28
Gross Cash Expenditures	$6,746 12

MISCELLANEOUS.

Risks outstanding Dec. 31, 1878	$1,243,471 37	
Risks written during 1879	497,646 00	
Total		$1,741,117 37
Risks terminated during 1879		416,926 63
Net amount in force Dec. 31, 1879		$1,324,190 74
Deposit notes received on outstanding risks		44,949 10
Losses incurred during the year		1,186 63

DORCHESTER MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated Feb, 1855. Commenced business July 2, 1856.]

EDMUND J. BAKER, *President.* *Secretary*, WILLIAM F. TEMPLE.

Office at Neponset.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$25,000 00	$26,600 00
Old Colony Railroad bonds	6,000 00	6,600 00
Boston and Lowell Railroad bonds	5,000 00	5,450 00
Boston city bonds	5,000 00	5,000 00
50 shares Blue Hill National Bank	5,000 00	5,000 00
20 " Howard National Bank	2,000 00	2,280 00
20 " Continental National Bank	2,000 00	2,160 00
12 " Hide and Leather National Bank	1,200 00	1,368 00
10 " New England National Bank	1,000 00	1,450 00
30 " Columbian National Bank	3,000 00	4,380 00
213 " Boston and Albany Railroad	21,300 00	29,926 50
140 " Old Colony Railroad	14,000 00	15,260 00
Foxborough town loan	–	6,000 00
		$111,474 50

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$21,000 00	
Loans on mortgage of real estate (first liens)	25,000 00	
Stocks, bonds, etc., as per schedule	111,474 50	
Cash deposited in the Eliot National Bank	1,821 84	
Cash deposited in the New England Trust Co.	6,037 35	
Premiums in course of collection (net)	6,347 00	
Interest due and accrued	3,141 75	
Gross Assets		$174,822 44

Liabilities.

Losses and claims adjusted, but not due	$2,662 50	
Claimed and reported losses not adjusted	3,615 94	
Unearned premiums on outstanding risks	87,169 98	
Gross Liabilities		$93,448 42
Surplus		$81,374 02

Income.

Gross cash premiums received during the year,	$41,617 04	
Deduct return premiums and re-insurance	1,095 90	
Net cash premiums received		$40,521 14
Received for interest on mortgages		1,367 27
for interest from all other sources		4,242 24
for rents		764 27
Deposit notes received during the year	$83,234 08	
Gross Cash Income		$46,894 92

Expenditures.

Paid for losses during the year	$19,534 04
for brokerage and commissions	6,527 15
for salaries and fees of officers and employés	5,152 93
for state and local taxes	692 89
for profits or surplus on terminated policies	15,495 06
for rents	350 00
for incidental expenses	789 66
Gross Cash Expenditures	$48,541 73

Miscellaneous.

Risks outstanding Dec. 31, 1878	$10,854,126 00	
Risks written during 1879	2,757,484 00	
Total		$13,611,610 00
Risks terminated during 1879		3,271,676 00
Net amount in force Dec. 31, 1879		$10,339,934 00
Deposit notes received on outstanding risks		266,445 80
Losses incurred during the year		24,066 40

Percentage of profits or surplus returned during 1879, 15, 25, and 40 per cent.

Average rate to date, 34 per cent.

ESSEX MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated June 11, 1829. Commenced business Sept. 5, 1829.]

STEPHEN B. IVES, *President.* *Secretary*, CHARLES S. NICHOLS.

Office, No. 97 Washington Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 5-20 registered bonds, 1881	$500 00	$520 00
Oregon war loan	1,000 00	1,030 00
Springfield city bonds, 7s	1,000 00	1,200 00
Cleveland city bonds, 7s	1,000 00	1,120 00
Cleveland city bonds, 6s	1,000 00	1,080 00
Toledo city bonds, 8s	1,000 00	1,100 00
Toledo city bonds, 7s	1,000 00	1,060 00
Chicago city bonds, 7s	1,000 00	1,100 00
Chicago city bonds, 6s	1,000 00	1,000 00
Cincinnati city bonds, 7 3/10s	1,000 00	1,120 00
Cincinnati city bonds, 6s	1,000 00	1,030 00
Newburyport city bonds, 6s	1,000 00	1,100 00
Portland city bonds, 6s	1,000 00	1,030 00
Hartford city bonds, 6s	1,000 00	1,000 00
Brooklyn city bonds, 6s	1,000 00	1,050 00
St. Louis county bonds, 6s	1,000 00	1,060 00
Louisville city bonds, 6s	1,000 00	950 00
Fall River city bonds, 6s	1,000 00	1,100 00
St. Louis city bonds, 6s	1,000 00	1,060 00
Concord city bonds, 6s	1,000 00	1,050 00
Medford town bonds, 6s	1,000 00	1,050 00
14 shares Salem National Bank	1,400 00	1,540 00
11 " Asiatic National Bank	330 00	412 50
15 " Cambridge Horse Railroad	1,500 00	1,750 00
Old Colony Railroad bonds, 7s	1,000 00	1,170 00
" " " 6s	1,000 00	1,080 00
Central Pacific Railroad bonds, 7s	1,000 00	1,030 00
Michigan Central Railroad bonds, 8s	1,000 00	1,100 00
Essex Railroad bonds, 6s	1,500 00	1,395 00
Eastern Railroad bonds	2,000 00	1,640 00
20 shares Salem Gas-Light Company	2,000 00	2,000 00
16 " Lynn Gas-Light Company	1,600 00	1,120 00
	$34,830 00	$36,047 50

SUMMARY OF ASSETS DEC. 31, 1879.

Stocks, bonds, etc., as per schedule	$36,047 50	
Cash in the office of the company	759 41	
Premiums in course of collection (net)	78 50	
Interest due and accrued	643 75	
Gross Assets		$37,529 16

Liabilities.

Unearned premiums on outstanding risks	$9,192 38	
Dividends of profits unpaid on terminated policies	121 42	
State and local taxes due or accrued	5 67	
Salaries and incidental expenses	240 67	
Gross Liabilities		$9,560 14
Surplus		$27,969 02

Income.

Gross cash premiums received during the year,	$3,063 13	
Deduct return premiums and re-insurance	109 10	
Net cash premiums received		$2,954 03
Received for interest from all sources		2,124 34
Deposit notes received during the year	$9,081 78	
Gross Cash Income		$5,078 37

Expenditures.

Paid for losses during the year	$1,481 16
for brokerage and commissions	12 04
for salaries and fees of officers and employés	883 00
for state and local taxes	30 61
for profits or surplus on terminated policies	2,021 95
for incidental expenses	53 14
Gross Cash Expenditures	$4,481 90

Miscellaneous.

Risks outstanding Dec. 31, 1878	$904,600 00	
Risks written during 1879	159,300 00	
Total		$1,063,900 00
Risks terminated during 1879		202,200 00
Net amount in force Dec. 31, 1879		$861,700 00
Deposit notes received on outstanding risks		55,154 31
Losses incurred during the year		1,481 16

Percentage of profits or surplus returned during 1879, 50 per cent.
Average rate to date, 55 per cent.

FALL RIVER MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY, FALL RIVER.

[Incorporated Feb. 17, 1870. Commenced business May 1, 1870.]

STEPHEN DAVOL, *President.* *Secretary*, ISAAC B. CHACE.

Office, Section "C," Granite Block.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Old Colony Railroad bonds	$10,000 00	$11,700 00
Fall River city bonds	6,000 00	6,600 00
Worcester city bonds	1,000 00	1,100 00
Lawrence city bonds	5,000 00	5,500 00
Boston city bonds	5,000 00	5,750 00
Taunton city bonds	10,000 00	10,700 00
United States bonds	30,000 00	31,200 00
	$67,000 00	$72,550 00

SUMMARY OF ASSETS DEC. 31, 1879.

Stocks, bonds, etc., as per schedule	$72,550 00	
Cash in the office of the company	1,090 81	
deposited in B. M. C. Durfee & Co.'s b'k,	22,691 68	
deposited in the Fall River savings b'ks,	5,290 25	
Premiums in course of collection (net)	432 53	
Interest accrued	615 80	
Office furniture	$500 00	
Gross Assets		$102,671 07

LIABILITIES.

Unearned premiums on outstanding risks	$41,748 76	
State and local taxes due or accrued	157 04	
Rents, salaries, office, agency, and incidental expenses	385 78	
Gross Liabilities		42,291 58
Surplus		$60,379 49

INCOME.

Gross cash premiums received during the year,	$86,310 35	
Deduct return premiums and re-insurance	3,037 90	
Net cash premiums received		$83,272 45
Received for interest from all sources		3,928 00
Deposit notes received during the year	$431,551 75	
Gross Cash Income		$87,200 45

EXPENDITURES.

Paid for losses during the year	$4,278 47
for salaries and fees of officers and employés	4,014 09
for state and local taxes	811 91
for profits or surplus on terminated policies	63,207 62
for rents	369 57
for office, agency, and incidental expenses	1,126 48
Gross Cash Expenditures	$73,808 14

MISCELLANEOUS.

Risks outstanding Dec. 31, 1878	$8,160,312 73	
Risks written during 1879	9,089,734 50	
Total		$17,250,047 23
Risks terminated during 1879		8,458,603 04
Net amount in force Dec. 31, 1879		$8,791,444 19
Deposit notes received on outstanding risks		417,487 60
Losses incurred during the year		2,663 37

Percentage of profits or surplus returned during 1879, 75 per cent.
Average rate to date, $46\frac{76}{100}$ per cent.

FITCHBURG MUTUAL FIRE INSURANCE COMPANY, FITCHBURG. (FIRST CLASS.)

[Incorporated March 23, 1847. Commenced business Sept. 1, 1847.]

L. H. BRADFORD, *President.* *Secretary*, E. P. DOWNE.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Boston city bonds	$17,000 00	$17,510 00
Agricultural Branch Railroad bonds	3,000 00	3,000 00
50 shares Boston, Clinton, and Fitchburg R.R.	5,000 00	5,000 00
8 " Lancaster National Bank	1,000 00	1,000 00
United States bonds	1,000 00	1,045 00
	$27,000 00	$27,555 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
10 shares Safety Fund National Bank	$1,000 00	$1,000 00
Loaned on personal security	–	10,575 00
		$11,575 00

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$21,300 00
Loans on mortgage of real estate (first liens)	65,875 00
Stocks, bonds, etc., as per schedule	27,555 00
Loans on collateral security, as per schedule	11,575 00

Cash in the office of the company	$215 26	
deposited in the Fitchburg National B'k,	1,607 78	
deposited in the Worcester North Savings Bank	1,000 00	
Premiums in course of collection (net)	3,562 67	
Interest due and accrued	3,382 20	
Gross Assets		$136,072 91

Liabilities.

Claimed and reported losses not adjusted	$4,477 35	
Claims for losses disputed or resisted	1,500 00	
Unearned premiums on outstanding risks	100,794 00	
Dividends of profits unpaid on terminated policies	1,217 46	
State and local taxes due or accrued	140 08	
Rents, salaries, and incidental expenses	214 49	
Gross Liabilities		108,343 38
Surplus		$27,729 53

Income.

Cash premiums received during the year		$49,056 18
Received for interest from all sources		7,911 78
Deposit notes received during the year	$48,761 95	
Gross Cash Income		$56,967 96

Expenditures.

Paid for losses during the year	$26,897 96
for brokerage and commissions	4,379 50
for salaries and fees of officers and employés	2,870 10
for state and local taxes	477 62
for profits or surplus on terminated policies	27,324 78
for rents	450 00
for office, agency, and incidental expenses	1,075 38
Gross Cash Expenditures	$63,475 34

Miscellaneous.

Risks outstanding Dec. 31, 1878	$14,099,833 00	
Risks written during 1879	3,390,232 00	
Total		$17,490,065 00
Risks terminated during 1879		3,977,416 00
Net amount in force Dec. 31, 1879		$13,512,649 00
Deposit notes received on outstanding risks		201,587 99
Losses incurred during the year		22,120 65

Percentage of profits or surplus returned during 1879, 25 and 50 per cent.

FITCHBURG MUTUAL FIRE INSURANCE COMPANY, FITCHBURG. (Second Class.)

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
Agricultural Branch Railroad bonds	$3,000 00	$3,000 00
50 shares B., C., and F., and N. B. R.R., pref'd,	5,000 00	5,000 00
	$8,000 00	$8,000 00

Securities held as collateral for cash loans : —

	Market value.	Loaned thereon.
Fitchburg and Worcester Railroad bonds	$300 00	$300 00
2 shares Putnam Machine Company	1,600 00	1,500 00
80 " Wakefield Rattan Company	8,000 00	6,400 00
50 " Simonds Manufacturing Company	5,000 00	3,000 00
60 " Fitchburg Gas Company	3,600 00	6,892 00
Personal notes	–	10,265 00
		$28,357 00

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$11,795 00	
Loans on mortgage of real estate (first liens)	38,730 00	
Stocks, bonds, etc., as per schedule	8,000 00	
Loans on collateral security, as per schedule	28,357 00	
Cash deposited in various banks	5,566 87	
Premiums in course of collection (net)	456 19	
Interest due and accrued	1,681 92	
Gross Assets		$94,586 98

Liabilities.

Unearned premiums on outstanding risks	$9,332 19	
Dividends of profits unpaid on terminated policies	195 15	
State and local taxes due or accrued	58 64	
Rents, salaries, and incidental expenses	64 94	
Gross Liabilities		9,650 92
Surplus		$84,936 06

Income.

Cash premiums received during the year		$15,472 22
Received for interest from all sources		4,864 09
Deposit notes received during the year	$15,468 02	
Gross Cash Income		$20,336 31

Expenditures.

Paid for losses during the year	$5,862 44
for brokerage and commissions	1,473 02
for salaries and fees of officers and employés	1,369 45

Paid for state and local taxes	$156 51
for profits or surplus on terminated policies	3,223 51
for rents	150 00
for incidental expenses	235 19
Gross Cash Expenditures	$12,470 12

MISCELLANEOUS.

Risks outstanding Dec. 31, 1878	$1,055,131 00	
Risks written during 1879	972,131 00	
Total		$2,027,262 00
Risks terminated during 1879		904,089 00
Net amount in force Dec. 31, 1879		$1,123,173 00
Deposit notes received on outstanding risks		18,664 39
Losses incurred during the year		6,662 44

Percentage of profits or surplus returned during 1879, 20 per cent.

FRANKLIN MUTUAL FIRE INSURANCE COMPANY, GREENFIELD.*

[Incorporated Feb. 11, 1828. Commenced business Sept. 12, 1829.]

WILLIAM KEITH, *President.* *Secretary*, GORHAM D. WILLIAMS.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$10,500 00	$10,500 00
130 shares Greenfield Gas-Light Company	6,500 00	5,330 00
17 " Shelburne Falls National Bank	1,700 00	2,040 00
Personal loans	-	341 09
		$18,211 09

SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens)	$600 00	
Stocks, bonds, etc., as per schedule	18,211 09	
Cash deposited in the First National Bank	2,667 72	
Premiums in course of collection (net)	831 61	
Office furniture and safe	$500 00	
Gross Assets		$22,310 42

LIABILITIES.

Claimed and reported losses	$2,100 00	
Unearned premiums on outstanding risks	15,400 51	
Dividends of profits unpaid on terminated policies	327 43	
State and local taxes due or accrued	7 12	
Incidental expenses	150 00	
Gross Liabilities		17,985 06
Surplus		$4,325 36

* The "class system" of this company was abandoned in April, 1879.

Income.

Gross cash premiums received during the year,	$5,093 96	
Deduct return premiums and re-insurance	724 28	
Net cash premiums received		$4,369 68
Received for interest on mortgages		100 00
Received for interest from all other sources		1,127 08
Deposit notes received during the year	$15,136 38	
Gross Cash Income		$5,596 76

Expenditures.

Paid for losses during the year	$4,041 19
for brokerage and commissions	454 82
for salaries and fees of officers and employés	974 01
for profits or surplus on terminated policies	891 36
for rents	150 00
for incidental expenses	1,210 96
Gross Cash Expenditures	$7,722 34

Miscellaneous.

Risks outstanding Dec. 31, 1878 *	$3,877,162 00	
Risks written during 1879	432,271 00	
Total		$4,309,433 00
Risks terminated during 1879		996,883 00
Net amount in force Dec. 31, 1879		$3,312,550 00
Deposit notes received on outstanding risks		75,084 94
Losses incurred during the year		4,916 19

Percentage of profits or surplus returned during 1879, 5 to 20 per cent.

GRANBY MUTUAL FIRE INSURANCE COMPANY, GRANBY.

[Incorporated Aug. 31, 1877. Commenced business Aug. 31, 1877.]

S. M. Cook, *President.* *Secretary*, Charles E. Hunt.

[Note. — Insures property in the town of Granby only.]

Summary of Assets Dec. 31, 1879.

Cash in the office of the company	$1 96	
Cash deposited in the savings banks	645 18	
Gross Assets		$647 14

Income.

Cash premiums received during the year		$122 83
Received for interest from all sources		25 93
Deposit notes received during the year	$1,026 37	
Gross Cash Income		$148 76

* In first class $1,135,468 00
In second class 2,741,694 00

EXPENDITURES.

Paid for salaries and fees of officers and employés		$15 00
for state taxes		1 01
for office, agency, and incidental expenses		88
Gross Cash Expenditures		$16 89

MISCELLANEOUS.

Risks outstanding Dec. 31, 1878	$103,405 00	
Risks written during 1879	22,675 00	
Total		$126,080 00
Risks terminated during 1879		29,475 00
Net amount in force Dec. 31, 1879		$96,605 00
Deposit notes received on outstanding risks		4,320 00

GROVELAND MUTUAL FIRE INSURANCE COMPANY, GROVELAND.

[Incorporated March 28, 1828. Commenced business March 28, 1828.]

MOSES FOSTER, *President.* *Secretary*, NATHANIEL H. GRIFFITH.

[NOTE. — This company charges no cash premium, but relies upon assessments upon deposit notes to pay losses and expenses.]

SUMMARY OF ASSETS DEC. 31, 1879.

Cash in the office of the company	$41 16	
Gross Assets		$41 16

LIABILITIES.

Owing for borrowed money, secured by treasurer's note	$925 00	
Gross Liabilities		$925 00

INCOME.

Received from assessments on deposit notes		$104 63
Received from policy fees		253 00
Borrowed money	$925 00	
Deposit notes received during the year	17,254 60	
Gross Cash Income		$357 63

EXPENDITURES.

Gross amount paid for losses during the year	$767 50
Paid for salaries and fees of officers and employés	503 26
for interest on borrowed money	29 18
for state and local taxes	1 05
for rents	25 00
for office, agency, and incidental expenses	16 19
Gross Cash Expenditures	$1,342 18

MISCELLANEOUS.

Risks outstanding Dec. 31, 1878	$1,336,811 00	
Risks written during 1879	306,092 00	
Total		$1,642,903 00
Risks terminated during 1879		301,749 00
Net amount in force Dec. 31, 1879		$1,341,154 00
Deposit notes received on outstanding risks		72,699 59
Losses incurred during the year		67 50

HAMPSHIRE MUTUAL FIRE INSURANCE COMPANY, NORTHAMPTON.

[Incorporated March 6, 1830. Commenced business July 1, 1832.]

GEORGE W. HUBBARD, *President.* *Secretary*, OLIVER WALKER.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$21,000 00	$21,811 25
53 shares Connecticut River Railroad	5,300 00	7,420 00
20 " Northampton National Bank	2,000 00	2,300 00
	$28,300 00	$31,531 25

SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens)	$15,200 00	
Stocks, bonds, etc., as per schedule	31,531 25	
Cash in the office of the company	228 79	
Cash deposited in the Northampton Nat'l B'k,	1,500 00	
Interest due and accrued	479 12	
Office furniture, etc. $500 00		
Gross Assets		$48,939 16

LIABILITIES.

Unearned premiums on outstanding risks	$21,577 55	
Dividends of profits unpaid on terminated policies	169 16	
State and local taxes due or accrued	16 90	
Gross Liabilities		21,763 61
Surplus		$27,175 55

INCOME.

Gross cash premiums received during the year,	$9,817 52	
Deduct return premiums and re-insurance	191 94	
Net cash premiums received		$9,625 58
Received for interest on mortgages		741 55
Received for interest from all other sources		1,808 83
Deposit notes received during the year	$29,452 56	
Gross Cash Income		12,175 96

Expenditures.

Paid for salaries and fees of officers and employés		$15 00
for state taxes		1 01
for office, agency, and incidental expenses		88
Gross Cash Expenditures		$16 89

Miscellaneous.

Risks outstanding Dec. 31, 1878	$103,405 00	
Risks written during 1879	22,675 00	
Total		$126,080 00
Risks terminated during 1879		29,475 00
Net amount in force Dec. 31, 1879		$96,605 00
Deposit notes received on outstanding risks		4,320 00

GROVELAND MUTUAL FIRE INSURANCE COMPANY, GROVELAND.

[Incorporated March 28, 1828. Commenced business March 28, 1828.]

Moses Foster, *President.* *Secretary*, Nathaniel H. Griffith.

[Note. — This company charges no cash premium, but relies upon assessments upon deposit notes to pay losses and expenses.]

Summary of Assets Dec. 31, 1879.

Cash in the office of the company	$41 16	
Gross Assets		$41 16

Liabilities.

Owing for borrowed money, secured by treasurer's note	$925 00	
Gross Liabilities		$925 00

Income.

Received from assessments on deposit notes		$104 63
Received from policy fees		253 00
Borrowed money	$925 00	
Deposit notes received during the year	17,254 60	
Gross Cash Income		$357 63

Expenditures.

Gross amount paid for losses during the year	$767 50
Paid for salaries and fees of officers and employés	503 26
for interest on borrowed money	29 18
for state and local taxes	1 05
for rents	25 00
for office, agency, and incidental expenses	16 19
Gross Cash Expenditures	$1,342 18

MISCELLANEOUS.

Risks outstanding Dec. 31, 1878	$1,336,811 00	
Risks written during 1879	306,092 00	
Total		$1,642,903 00
Risks terminated during 1879		301,749 00
Net amount in force Dec. 31, 1879		$1,341,154 00
Deposit notes received on outstanding risks		72,699 59
Losses incurred during the year		67 50

HAMPSHIRE MUTUAL FIRE INSURANCE COMPANY, NORTHAMPTON.

[Incorporated March 6, 1830. Commenced business July 1, 1832.]

GEORGE W. HUBBARD, *President.* *Secretary*, OLIVER WALKER.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$21,000 00	$21,811 25
53 shares Connecticut River Railroad	5,300 00	7,420 00
20 " Northampton National Bank	2,000 00	2,300 00
	$28,300 00	$31,531 25

SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens)	$15,200 00	
Stocks, bonds, etc., as per schedule	31,531 25	
Cash in the office of the company	228 79	
Cash deposited in the Northampton Nat'l B'k,	1,500 00	
Interest due and accrued	479 12	
Office furniture, etc. $500 00		
Gross Assets		$48,939 16

LIABILITIES.

Unearned premiums on outstanding risks	$21,577 55	
Dividends of profits unpaid on terminated policies	169 16	
State and local taxes due or accrued	16 90	
Gross Liabilities		21,763 61
Surplus		$27,175 55

INCOME.

Gross cash premiums received during the year,	$9,817 52	
Deduct return premiums and re-insurance	191 94	
Net cash premiums received		$9,625 58
Received for interest on mortgages		741 55
Received for interest from all other sources		1,808 83
Deposit notes received during the year	$29,452 56	
Gross Cash Income		12,175 96

EXPENDITURES.

Paid for losses during the year	$7,735 28
for brokerage and commissions	675 96
for salaries and fees of officers and employés	1,544 00
for state and local taxes	87 49
for profits or surplus on terminated policies	4,129 88
for rents	150 00
for incidental expenses	515 60
Gross Cash Expenditures	$14,838 21

MISCELLANEOUS.

Risks outstanding Dec. 31, 1878	$3,197,284 00	
Risks written during 1879	699,275 00	
Total		$3,896,559 00
Risks terminated during 1879		705,890 00
Net amount in force Dec. 31, 1879		$3,190,669 00
Deposit notes received on outstanding risks		109,728 89
Losses incurred during the year		7,735 28

Percentage of profits or surplus returned during 1879, 40 per cent.
Average rate to date, 40 per cent.

HINGHAM MUTUAL FIRE INSURANCE COMPANY, HINGHAM.

[Incorporated March 4, 1826. Commenced business Sept. 1, 1826.]

AMOS BATES, *President.* *Secretary*, HENRY W. CUSHING.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$18,500 00	$19,488 12
Rhode Island state bonds, 6s	3,000 00	3,480 00
Maine state bonds, 6s	15,000 00	17,100 00
Portland city bonds, 6s	3,000 00	3,300 00
Plymouth water scrip	4,000 00	4,000 00
Hull town note	3,500 00	3,500 00
57 shares Hingham National Bank	3,990 00	3,990 00
60 " Old Colony National Bank	6,000 00	7,500 00
15 " Abington National Bank	1,500 00	1,800 00
10 " Globe National Bank	1,000 00	1,035 00
19 " Hamilton National Bank	1,900 00	2,204 00
29 " Eagle National Bank	2,900 00	3,248 00
12 " Union National Bank	1,200 00	1,705 50
34 " State National Bank	3,400 00	3,969 50
26 " North America National Bank	2,600 00	2,756 00
11 " Commerce National Bank	1,100 00	1,298 00
45 " Webster National Bank	4,500 00	4,725 00
92 " Old Colony Railroad	9,200 00	9,844 00

76 shares Boston and Albany Railroad	$7,600 00	$10,488 00
Boston and Albany Railroad bonds, 7s	5,000 00	6,100 00
Boston and Lowell Railroad bonds, 7s	10,000 00	11,550 00
Boston and Maine Railroad bonds, 7s	10,000 00	12,000 00
Eastern Railroad bonds	5,000 00	4,125 00
Hingham Water Company	1,750 00	1,750 00
	$125,640 00	$140,956 12

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$4,000 00	
Loans on mortgage of real estate (first liens),	144,200 00	
Stocks, bonds, etc., as per schedule	140,956 12	
Cash in the office of the company	34 58	
Cash deposited in various banks	20,502 22	
Premiums in course of collection (net)	1,546 62	
Interest due and accrued	7,572 83	
Gross Assets		$318,812 37

Liabilities.

Adjusted losses and claims due and unpaid	$1,529 58	
Losses and claims adjusted, but not due	656 00	
Claimed and reported losses not adjusted	1,820 00	
Claims for losses disputed or resisted	2,600 00	
Unearned premiums on outstanding risks	183,509 23	
State and local taxes due or accrued	151 57	
Salaries	174 00	
Gross Liabilities		190,440 38
Surplus		$128,371 99

Income.

Cash premiums received during the year		$59,708 51
Received for interest on mortgages		6,917 47
for interest from all other sources		8,202 53
for rents		75 00
from policy fees		198 00
Deposit notes received during the year	$117,833 28	
Gross Cash Income		$75,101 51

Expenditures.

Paid for losses during the year	$34,949 50
for brokerage and commissions	5,587 78
for salaries and fees of officers and employés	2,925 00
for state and local taxes	951 47
for profits or surplus on terminated policies	39,929 05
for incidental expenses	1,292 95
Gross Cash Expenditures	$85,635 75

MISCELLANEOUS.

Risks outstanding Dec. 31, 1878	$21,230,153 00	
Risks written during 1879	3,414,226 00	
Total		$24,644,379 00
Risks terminated during 1879		3,372,831 00
Net amount in force Dec. 31, 1879		$21,271,548 00
Deposit notes received on outstanding risks		729,015 22
Losses incurred during the year		37,083 08

Percentage of profits or surplus returned during 1879, 75 per cent.
Average rate to date, 75 to 80 per cent.

LOWELL MUTUAL FIRE INSURANCE COMPANY, LOWELL.

[Incorporated March 6, 1832. Commenced business April, 1832.]

JAMES K. FELLOWS, *President.* *Secretary*, CHARLES W. DREW.

Office, No. 49 Central Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$2,550 00	$2,658 37
Boston and Lowell Railroad bonds	4,000 00	4,240 00
Lowell and Lawrence Railroad bonds	4,000 00	4,120 00
Boston, Concord, and Montreal R.R. bonds	6,000 00	6,120 00
Lyon county bond	1,000 00	1,000 00
Edwardsville town bond	1,000 00	1,000 00
9 shares Lowell Manufacturing Company	6,210 00	7,650 00
4 " Massachusetts Cotton Mills	4,000 00	4,900 00
5 " Appleton Company	5,000 00	4,875 00
2 " Merrimack Manufacturing Company,	2,000 00	3,050 00
8 " Franklin Company	800 00	800 00
29 " Vermont and Canada Railroad	2,900 00	493 00
6 " Vermont and Massachusetts Railroad,	600 00	702 00
	$40,060 00	$41,608 37

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
13 shares Prescott National Bank	$1,690 00	$1,000 00

SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens)	$9,250 00
Stocks, bonds, etc., as per schedule	41,608 37
Loans on collateral security, as per schedule	1,000 00
Cash in the office of the company	446 76
Cash deposited in various banks	2,626 77
Premiums in course of collection (net)	616 40

Due or to become due from other companies for re-insurance on losses already paid	$181 27	
Interest due and accrued	1,387 73	
Office furniture	$145 00	
Gross Assets		$57,117 30

LIABILITIES.

Losses and claims adjusted, but not due	$953 84	
Unearned premiums on outstanding risks	11,706 56	
Gross Liabilities		12,660 40
Surplus		$44,456 90

INCOME.

Gross cash premiums received during the year,	$7,877 10	
Deduct return premiums and re-insurance	142 92	
Net cash premiums received		$7,734 18
Received for interest on mortgages		442 38
for interest from all other sources		2,326 12
for rents		150 00
Deposit notes received during the year	$23,943 42	
Gross Cash Income		$10,652 68

EXPENDITURES.

Paid for losses during the year	$759 82
for brokerage and commissions	82 60
for salaries and fees of officers and employés	1,842 24
for interest on borrowed money	298 50
for state and local taxes	79 37
for profits or surplus on terminated policies	3,370 63
for rents	300 00
for incidental expenses	430 13
Gross Cash Expenditures	$7,163 29

MISCELLANEOUS.

Risks outstanding Dec. 31, 1878	$1,774,793 00	
Risks written during 1879	774,235 00	
Total		$2,549,028 00
Risks terminated during 1879		698,240 00
Net amount in force Dec. 31, 1879		$1,850,788 00
Deposit notes received on outstanding risks		70,239 39
Losses incurred during the year		1,713 66

Percentage of profits or surplus returned during 1879, 40 and 50 per cent.
Average rate to date, 40 to 50 per cent.

LYNN MUTUAL FIRE INSURANCE COMPANY, LYNN.

[Incorporated Feb. 20, 1828. Commenced business Aug. 1, 1828.]

THOMAS B. NEWHALL, *President.* *Secretary*, WILLIAM F. JOHNSON.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$2,000 00	$2,060 00
Somerville city bonds	5,000 00	5,500 00
Chicago city bonds	4,000 00	4,200 00
Cambridge city bonds	2,000 00	2,200 00
St. Louis city bonds	2,000 00	2,100 00
Charlestown city bonds	2,000 00	2,200 00
Lynn city bonds	1,000 00	1,100 00
Cedar Rapids and Missouri River R.R. bonds,	4,000 00	4,320 00
Revere Beach Railroad bonds	2,000 00	2,040 00
52 shares First National Bank	5,200 00	5,720 00
20 " National City Bank	2,000 00	3,000 00
5 " Central National Bank	500 00	650 00
10 " Merchants' National Bank	1,000 00	1,380 00
Loaned on personal security	–	1,300 00
		$37,770 00

SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens),	$9,950 00	
Stocks, bonds, etc., as per schedule	37,770 00	
Cash in the office of the company	338 17	
Cash deposited in various banks	3,722 15	
Interest due and accrued	931 98	
Office furniture and safe	$400 00	
Gross Assets		$52,712 30

LIABILITIES.

Claimed and reported losses not adjusted	$400 00	
Unearned premiums on outstanding risks	20,637 88	
Dividends of profits unpaid on terminated policies	268 37	
Gross Liabilities		21,306 25
Surplus		$31,406 05

INCOME.

Gross cash premiums received during the year,	$5,075 20	
Deduct return premiums and re-insurance	143 28	
Net cash premiums received		$4,931 92
Received for interest on mortgages		573 00
for interest from all other sources		1,904 75
from policy fees		272 00
Deposit notes received during the year	$20,300 80	
Gross Cash Income		$7,681 67

EXPENDITURES.

Paid for losses during the year	$423 80
for salaries and fees of officers and employés	1,200 00
for state and local taxes	46 61
for profits or surplus on terminated policies	3,220 03
for rents	150 00
for office, agency, and incidental expenses	341 23
Gross Cash Expenditures	$5,381 67

MISCELLANEOUS.

Risks outstanding Dec. 31, 1878	$1,545,482 00	
Risks written during 1879	357,105 00	
Total		$1,902,587 00
Risks terminated during 1879		388,893 00
Net amount in force Dec. 31, 1879		$1,513,694 00
Deposit notes received on outstanding risks		85,838 05
Losses incurred during the year		423 80

Percentage of profits or surplus returned during 1879, 60 per cent.
Average rate to date, 75 per cent.

MERCHANTS' AND FARMERS' MUTUAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated April 1, 1846. Commenced business Jan. 1, 1847.]

ISAAC DAVIS, *President.* *Secretary*, ELIJAH B. STODDARD.

Office, No. 240 Main Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Worcester and Nashua Railroad bonds	$20,000 00	$20,000 00
Providence and Worcester Railroad bonds	25,000 00	28,000 00
Lawrence city bonds	19,000 00	19,800 00
20 shares Central Bank, Worcester	2,000 00	2,700 00
25 " Wachusett Bank, Fitchburg	2,500 00	3,750 00
13 " Mechanics' Bank, Worcester	1,300 00	1,495 00
20 " Westminster Bank, Westminster	2,000 00	2,000 00
8 " Quinsigamond Bank, Worcester	800 00	920 00
	$72,600 00	$78,665 00

Securities held as collateral for cash loans: —

	Par value.	Loaned thereon.
United States bonds	$25,000 00	$25,000 00
14 shares Leicester Bank	1,400 00	2,000 00
8 " Revere Bank	800 00	
20 " Worcester and Nashua Railroad	1,000 00	1,500 00
5 " Worcester Safe Dep. and Trust Co.	500 00	
Personal notes	1,500 00	
Loaned on personal security	–	5,000 00
		$33,500 00

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$50,000 00	
Loans on mortgage of real estate (first liens)	4,700 00	
Stocks, bonds, etc., as per schedule	78,665 00	
Loans on collateral security, as per schedule	33,500 00	
Cash deposited in the First National Bank	34,000 00	
Cash deposited in the Quinsigamond Nat'l B'k,	3,379 35	
Premiums in course of collection (net)	3,833 82	
Interest due and accrued	850 00	
Bills receivable	450 68	
Office furniture	$500 00	
Gross Assets		$209,378 85

Liabilities.

Claimed and reported losses not adjusted	$700 00	
Unearned premiums on outstanding risks	100,621 84	
Dividends of profits unpaid on terminated policies	1,000 00	
Gross Liabilities		102,321 84
Surplus		$107,057 01

Income.

Gross cash premiums received during the year,	$46,490 73	
Deduct return premiums and re-insurance	1,487 02	
Net cash premiums received		$45,003 71
Received for interest on mortgages		594 72
for interest from all other sources		6,120 04
for rents		2,784 94
Deposit notes received during the year	$92,129 74	
Gross Cash Income		$54,503 41

Expenditures.

Gross amount paid for losses during the year	$24,875 68
Paid for brokerage and commissions	6,454 98
for salaries and fees of officers and employés	6,353 00
for state and local taxes	1,022 63
for profits or surplus on terminated policies	18,366 65
for rents	2,000 00
for incidental expenses	2,277 70
Gross Cash Expenditures	$61,350 64

Miscellaneous.

Risks outstanding Dec. 31, 1878	$14,255,537 00	
Risks written during 1879	3,583,541 00	
Total		$17,839,078 00
Risks terminated during 1879		3,917,790 00
Net amount in force Dec. 31, 1879		$13,921,288 00

Deposit notes received on outstanding risks	$402,486 36
Losses incurred during the year	22,668 57

Percentage of profits or surplus returned during 1879, 15, 25, and 40 per cent.

MERRIMACK MUTUAL FIRE INSURANCE COMPANY, ANDOVER.

[Incorporated Feb. 20, 1828. Commenced business April 1, 1828.]

SAMUEL GRAY, *President.* *Secretary*, JOSEPH A. SMART.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, 6s	$27,000 00	$32,670 00
Maine state bonds	10,000 00	10,880 00
Cleveland city bonds	10,000 00	10,287 50
Albany city bonds	10,000 00	10,900 00
Boston city bonds	2,000 00	2,000 00
Chicago city water bonds	12,000 00	13,440 00
St. Louis city bonds	6,000 00	6,330 00
Cincinnati city bonds	9,000 00	9,950 00
Charlestown city bonds	5,000 00	5,600 00
Norwich city bonds	5,000 00	6,000 00
Fall River city bonds	10,000 00	10,600 00
Lynn city bonds	5,000 00	5,200 00
Northampton town bonds	5,000 00	5,550 00
Boston and Maine Railroad bonds	10,000 00	12,000 00
Boston and Providence Railroad bonds	5,000 00	6,050 00
Boston and Lowell Railroad bonds	5,000 00	5,750 00
	$136,000 00	$153,207 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
30 shares Methuen National Bank	$4,000 00	$3,000 00

SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens),	$5,000 00	
Stocks, bonds, etc., as per schedule	153,207 50	
Loans on collateral security, as per schedule	3,000 00	
Cash in the office of the company	122 92	
Cash deposited in various banks	15,072 48	
Premiums in course of collection (net)	2,382 05	
Interest due and accrued	3,740 20	
Gross Assets		$182,525 15

Liabilities.

Adjusted losses and claims due and unpaid	$623 80	
Unearned premiums on outstanding risks	100,771 43	
Dividends of profits unpaid on terminated policies	200 00	
Gross Liabilities		$101,595 23
Surplus		$80,929 92

Income.

Gross cash premiums received during the year,	$49,646 04	
Deduct return premiums and re-insurance	1,962 68	
Net cash premiums received		$47,683 36
Received for interest on mortgages		239 00
for interest from all other sources		8,912 90
from all other sources		255 00
Deposit notes received during the year	$96,385 24	
Gross Cash Income		$57,090 26

Expenditures.

Gross amount paid for losses during the year	$23,903 24
Paid for brokerage and commissions	7,221 14
for salaries and fees of officers and employés	4,456 00
for state and local taxes	480 10
for profits or surplus on terminated policies	19,003 85
for rents	70 00
for office, agency, and incidental expenses	1,157 39
Gross Cash Expenditures	$56,291 72

Miscellaneous.

Risks outstanding Dec. 31, 1878	$13,902,427 00	
Risks written during 1879	3,642,234 00	
Total		$17,544,661 00
Risks terminated during 1879		3,167,179 00
Net amount in force Dec. 31, 1879		$14,377,482 00
Deposit notes received on outstanding risks		230,022 26
Losses incurred during the year		20,648 80

Percentage of profits or surplus returned during 1879, 40 and 50 per cent.
Average rate to date, 45 per cent.

MIDDLESEX MUTUAL FIRE INSURANCE COMPANY, CONCORD.

[Incorporated March 3, 1826. Commenced business March 29, 1826.]

GEORGE HEYWOOD, *President.* *Secretary*, RICHARD BARRETT.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bond	$10,000 00	$10,312 50
15 shares Merchants' National Bank, Boston,	1,500 00	2,070 00
40 " Webster National Bank, Boston	4,000 00	4,200 00
25 " Eliot National Bank, Boston	2,500 00	2,700 00
53 " Boston National Bank, Boston	5,300 00	5,724 00
54 " Howard National Bank, Boston	5,400 00	6,156 00
30 " Revere National Bank, Boston	3,000 00	3,450 00
50 " Blackstone National Bank, Boston,	5,000 00	5,387 50
113 " Shawmut National Bank, Boston	11,300 00	12,543 00
18 " State National Bank, Boston	1,800 00	2,101 50
20 " Faneuil Hall Nat'l Bank, Boston	2,000 00	2,517 50
44 " North America Nat'l Bank, Boston,	4,400 00	4,664 00
33 " Concord National Bank	3,300 00	4,290 00
10 " Central National Bank, Boston	1,000 00	1,000 00
20 " Traders' National Bank, Boston	2,000 00	2,060 00
40 " Boston and Albany Railroad	4,000 00	5,520 00
25 " Fitchburg Railroad	2,500 00	3,050 00
50 " Phil., Wilm., and Baltimore R.R.	2,500 00	3,362 50
Boston and Albany Railroad bonds, 7s	40,000 00	48,800 00
Personal loans	–	10,900 00
Concord town loan	–	19,500 00
Eastern Railroad bonds	4,000 00	3,300 00
		$163,608 50

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$37,500 00	
Loans on mortgage of real estate (first liens)	119,900 00	
Stocks, bonds, etc., as per schedule	163,608 50	
Cash in the office of the company	4,495 76	
Cash deposited in the Concord National Bank,	13,179 97	
Premiums in course of collection (net)	7,446 88	
Interest due and accrued	6,333 25	
Gross Assets		$352,464 36

LIABILITIES.

Claimed and reported losses not adjusted	$2,000 00	
Unearned premiums on outstanding risks	135,896 68	
Dividends of profits unpaid on terminated policies	225 50	
State and local taxes due or accrued	114 20	
Gross Liabilities		138,236 38
Surplus		$214,227 98

INCOME.

Cash premiums received during the year		$66,078 66
Received for interest on mortgages		7,100 41
for interest from all other sources		8,266 54
for rents		400 00
from policy fees		125 00
Deposit notes received during the year	$65,460 59	
Gross Cash Income		$81,970 61

EXPENDITURES.

Paid for losses during the year	$21,067 06
for brokerage and commissions	9,332 81
for salaries and fees of officers and employés	6,340 40
for interest on borrowed money	31 50
for state and local taxes	1,041 34
for profits or surplus on terminated policies	37,826 63
for incidental expenses	1,833 98
Gross Cash Expenditures	$77,473 72

MISCELLANEOUS.

Risks outstanding Dec. 31, 1878	$18,306,825 00	
Risks written during 1879	4,389,781 00	
Total		$22,696,606 00
Risks terminated during 1879		4,230,334 00
Net amount in force Dec. 31, 1879		$18,466,272 00
Deposit notes received on outstanding risks		271,793 36
Losses incurred during the year		23,067 06

Percentage of profits or surplus returned during 1879, 50 and 60 per cent.

MILFORD MUTUAL FIRE INSURANCE COMPANY, MILFORD.

[Incorporated April 30, 1851. Commenced business Jan. 1, 1852.]

A. A. COOK, *President.* *Secretary*, GEORGE G. PARKER.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
10 shares Milford National Bank	$1,000 00	$1,250 00
9 " Hide and Leather National Bank	900 00	1,035 00
	$1,900 00	$2,285 00

SUMMARY OF ASSETS DEC. 31, 1879.

Stocks, bonds, etc., as per schedule	$2,285 00	
Loans on personal security	2,500 00	
Cash in the office of the company	506 86	
Premiums in course of collection (net)	351 60	
Interest due and accrued	150 00	
Office furniture	$100 00	
Gross Assets		$5,793 46

Liabilities.

Unearned premiums on outstanding risks	$3,541 23	
Dividends of profits unpaid on terminated policies	37 53	
Gross Liabilities		$3,578 76
Surplus		$2,214 70

Income.

Gross cash premiums received during the year,	$1,528 17	
Deduct return premiums and re-insurance	53 49	
Net cash premiums received		$1,474 68
Received for interest from all sources		216 00
Received from policy fees		50 00
Deposit notes received during the year	$4,584 51	
Gross Cash Income		$1,740 68

Expenditures.

Paid for losses during the year	$790 00
for brokerage and commissions	43 89
for salaries and fees of officers and employés	259 61
for state and local taxes	14 02
for profits or surplus on terminated policies	416 16
for incidental expenses	102 30
Gross Cash Expenditures	$1,625 98

Miscellaneous.

Risks outstanding Dec. 31, 1878	$761,796 00	
Risks written during 1879	136,820 00	
Total		$898,616 00
Risks terminated during 1879		156,439 00
Net amount in force Dec. 31, 1879		$742,177 00
Deposit notes received on outstanding risks		18,153 90
Losses incurred during the year		10 00

Percentage of profits or surplus returned during 1879, 25 per cent.
Average rate to date, 25 per cent.

MILL-OWNERS' MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated June 13, 1873. Commenced business Aug. 1, 1873.]

WILKIAM H. KENT, *President.* *Secretary*, FREDERICK S. CABOT.

Office, No. 131 Devonshire Street.

SUMMARY OF ASSETS DEC. 31, 1879.

United States bonds	$10,380 00	
Boston city bonds	35,175 00	
Corporation notes	16,000 00	
Cash in the office of the company	67 68	
Cash deposited in various banks	9,190 76	
Premiums in course of collection (net)	970 36	
Interest due and accrued	741 62	
Office furniture	$150 00	
Gross Assets		$72,525 42

LIABILITIES.

Unearned premiums on outstanding risks	$46,304 80	
Gross Liabilities		46,304 80
Surplus		$26,220 62

INCOME.

Gross cash premiums received during the year,	$94,844 32	
Deduct return premiums and re-insurance	2,163 41	
Net cash premiums received		$92,680 91
Received for interest from all sources		2,248 41
Deposit notes received during the year	$463,048 00	
Gross Cash Income		$94,929 32

EXPENDITURES.

Gross amount paid for losses during the year	$8,063 27
Paid for salaries and fees of officers and employés	10,882 54
for state and local taxes	888 64
for profits or surplus on terminated policies	55,292 65
for rents	1,084 00
for office, agency, and incidental expenses	587 55
Gross Cash Expenditures	$76,798 65

MISCELLANEOUS.

Risks outstanding Dec. 31, 1878	$8,442,140 00	
Risks written during 1879	9,761,820 00	
Total		$18,203,960 00
Risks terminated during 1879		8,691,563 00
Net amount in force Dec. 31, 1879		$9,512,397 00

Deposit notes received on outstanding risks	$463,048 00
Losses incurred during the year	5,329 06

Percentage of profits or surplus returned during 1879, 66¼ per cent.
Average rate to date, 64 $\frac{74}{100}$ per cent.

MUTUAL FIRE ASSURANCE COMPANY, SPRINGFIELD.

[Incorporated Feb. 23, 1827. Commenced business July 26, 1827.]

W. C. STURTEVANT, *President.* *Secretary*, FRANK R. YOUNG.

Office, corner Main and Elm Streets.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$9,000 00	$9,245 00
Boston and Albany Railroad bonds	7,000 00	8,540 00
75 shares Second National Bank	7,500 00	12,000 00
61 " Chicopee National Bank	6,100 00	8,540 00
25 " John Hancock National Bank	2,500 00	2,750 00
25 " First National Bank	2,500 00	3,375 00
25 " Chapin National Bank	2,500 00	2,650 00
10 " Monson National Bank	1,000 00	1,350 00
50 " Hadley Falls National Bank	5,000 00	7,500 00
50 " National Bank of Commerce	5,000 00	6,000 00
50 " Boston and Albany Railroad	5,000 00	7,000 00
	$53,100 00	$68,950 00

SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens)	$32,950 00	
Stocks, bonds, etc., as per schedule	68,950 00	
Cash in the office of the company	219 46	
Cash deposited in the Chicopee National Bank,	2.437 56	
Interest due and accrued	495 47	
Gross Assets		$105,052 49

LIABILITIES.

Losses and claims adjusted, but not due	$1,633 14	
Unearned premiums on outstanding risks	32,460 14	
Dividends of profits unpaid on terminated policies	377 60	
Gross Liabilities		34,470 88
Surplus		$70,581 61

INCOME.

Gross cash premiums received during the year,	$11,108 01	
Deduct return premiums and re-insurance	732 54	
Net cash premiums received		$10,375 47

Received for interest on mortgages		$2,293 46
for interest from all other sources		3,404 38
from policy fees		437 00
Deposit notes received during the year	$22,090 22	
Gross Cash Income		$16,510 31

EXPENDITURES.

Paid for losses during the year	$1,110 05
for salaries and fees of officers and employés	2,589 00
for state and local taxes	108 56
for profits or surplus on terminated policies	6,446 90
for rents	200 00
for incidental expenses	282 69
Gross Cash Expenditures	$10,737 20

MISCELLANEOUS.

Risks outstanding Dec. 31, 1878	$3,897,750 00	
Risks written during 1879	684,100 00	
Total		$4,581,850 00
Risks terminated during 1879		664,275 00
Net amount in force Dec. 31, 1879		$3,917,575 00
Deposit notes received on outstanding risks		129,840 56

Percentage of profits or surplus returned during 1879, 75 per cent.
Average rate to date 75 per cent.

MUTUAL PROTECTION FIRE INSURANCE COMPANY, BOSTON.

[Incorporated April 10, 1861. Commenced business July 15, 1864.]

AMOS STONE, *President.* *Secretary*, GEORGE H. PENDERGAST.

Office, Charlestown District.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$3,000 00	$3,120 00
10 shares Monument National Bank	1,000 00	1,690 00
20 " National Bank of Republic	2,000 00	2,440 00
	$6,000 00	$7,250 00

SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens),	$19,120 00	
Stocks and bonds as per schedule	7,250 00	
Cash in the office of the company	219 69	
Cash deposited in bank	3,576 33	
Premiums in course of collection (net)	441 43	
Interest due and accrued	535 00	
Office furniture	$175 00	
Gross Assets		$31,142 45

Liabilities.

Unearned premiums on outstanding risks	$6,019 13	
Dividends of profits unpaid on terminated policies	114 03	
Gross Liabilities		$6,133 16
Surplus		$25,009 29

Income.

Gross cash premiums received during the year,	$3,001 72	
Deduct return premiums and re-insurance	74 67	
Net cash premiums received		$2,927 05
Received for interest on mortgages		1,292 23
Received for interest from all other sources		335 52
Deposit notes received during the year	$9,005 31	
Gross Cash Income		$4,554 80

Expenditures.

Paid for losses during the year	$5 25
for brokerage and commissions	456 81
for state and local taxes	32 09
for profits or surplus on terminated policies	1,131 50
for rents	300 00
for incidental expenses	136 80
Gross Cash Expenditures	$2,062 45

Miscellaneous.

Risks outstanding Dec. 31, 1878	$1,125,100 00	
Risks written during 1879	292,300 00	
Total		$1,417,400 00
Risks terminated during 1879		345,850 00
Net amount in force Dec. 31, 1879		$1,071,550 00
Deposit notes received on outstanding risks		28,591 07
Losses incurred during the year		5 25

Percentage of profits or surplus returned during 1879, 25 per cent.
Average rate to date, 25 per cent.

NEWBURYPORT MUTUAL FIRE INSURANCE COMPANY, NEWBURYPORT.

[Incorporated February, 1829. Commenced business May 1, 1829.]

Amos Noyes, *President.* *Secretary*, Joseph J. Knapp.

Detailed Statement of Stocks, Bonds, Etc.

		Par value.	Market value.
100 shares	Merchants' National Bank	$2,000 00	$2,400 00
18 "	Mechanics' National Bank	1,800 00	2,430 00
31 "	Ocean National Bank	1,550 00	1,860 00

15 shares Washington National Bank, Boston	$1,500 00	$1,800 00
Eastern Railroad bonds	5,500 00	4,482 50
Lawrence city bonds	1,000 00	1,150 00
Lowell city bonds	2,000 00	2,300 00
Fall River city bonds	1,000 00	1,100 00
Chelsea city bonds	1,000 00	1,030 00
Hyde Park town bonds	1,000 00	1,050 00
Natick town bonds	2,000 00	2,100 00
	$20,350 00	$21,702 50

Summary of Assets Dec. 31, 1879.

Stocks, bonds, etc., as per schedule	$21,702 50	
Cash in the office of the company	12 21	
deposited in the Merchants' Nat'l Bank,	329 72	
deposited in savings banks	1,766 37	
Interest due and accrued	160 00	
Office furniture $225 40		
Gross Assets		$23,970 80

Liabilities.

Unearned premiums on outstanding risks	$4,263 45	
Dividends of profits unpaid on terminated policies	93 14	
Rents, salaries, and incidental expenses	80 00	
Gross Liabilities		4,436 59
Surplus		$19,534 21

Income.

Gross cash premiums received during the year,	$1,439 18	
Deduct return premiums and re-insurance	14 85	
Net cash premiums received		$1,424 33
Received for interest from all sources		963 32
for rents		39 58
from policy fees		51 50
Deposit notes received during the year	$11,372 44	
Gross Cash Income		$2,478 73

Expenditures.

Gross amount paid for losses during the year	$850 00
Paid for salaries and fees of officers and employés	325 00
for state and local taxes	14 36
for profits or surplus on terminated policies	1,559 44
for rents	100 00
for incidental expenses	93 76
Gross Cash Expenditures	$2,942 56

MISCELLANEOUS.

Risks outstanding Dec. 31, 1878	$712,965 00	
Risks written during 1879	114,700 00	
Total		$827,665 00
Risks terminated during 1879		137,880 00
Net amount in force Dec. 31, 1879		$689,785 00
Deposit notes received on outstanding risks		40,799 59
Losses incurred during the year		850 00

Percentage of profits or surplus returned during 1879, 100 per cent.
Average rate to date, 100 per cent.

NORFOLK MUTUAL FIRE INSURANCE COMPANY, DEDHAM.

[Incorporated Feb. 12, 1825. Commenced business July 1, 1825.

IRA CLEVELAND, *President.* *Secretary*, PRESTON R. MANSFIELD.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$50,000 00	$53,500 00
Chicago city sewerage loans, 7s	7,000 00	7,910 00
Cincinnati city bonds, $7\frac{3}{10}$s	25,000 00	28,750 00
Marquette and Ontonagon Railroad bonds, 8s,	32,000 00	35,520 00
Philadelphia and Reading Railroad bonds, 7s	8,000 00	8,400 00
Old Colony Railroad bonds, 6s	12,000 00	13,200 00
New England Mortgage Security bonds, 7s	20,000 00	21,600 00
Personal loan	–	400 00
		$169,280 00

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$17,500 00	
Loans on mortgage of real estate (first liens),	89,800 00	
Stocks, bonds, etc., as per schedule	169,280 00	
Cash deposited in various banks	13,787 88	
Premiums in course of collection (net)	4,235 16	
Interest and rents due and accrued	5,327 54	
Gross Assets		$299,930 58

LIABILITIES.

Adjusted losses and claims due and unpaid	$184 00	
Losses and claims adjusted, but not due	875 00	
Unearned premiums on outstanding risks	116,160 40	
Return premiums on cancelled policies	395 39	
Dividends of profits unpaid on terminated policies	6,138 85	
Salaries	825 00	
Gross Liabilities		124,578 64
Surplus		$175,351 94

Income.

Cash premiums received during the year		$48,572 92
Received for interest on mortgages		6,470 89
for interest from all other sources		10,688 35
for rents		1,343 75
from all other sources		37 50
Deposit notes received during the year	$93,189 00	
Gross Cash Income		$67,113 41

Expenditures.

Paid for losses during the year	$25,036 61
for brokerage and commissions	7,235 39
for salaries and fees of officers and employés	3,224 46
for state and local taxes	1,289 19
for profits or surplus on terminated policies	27,580 11
for incidental expenses	1,352 57
Gross Cash Expenditures	$65,718 33

Miscellaneous.

Risks outstanding Dec. 31, 1878	$14,625,331 00	
Risks written during 1879	2,994,833 00	
Total		$17,620,164 00
Risks terminated during 1879		3,308,126 00
Net amount in force Dec. 31, 1879		$14,312,038 00
Deposit notes received on outstanding risks		462,212 38
Losses incurred during the year		20,674 92

QUINCY MUTUAL FIRE INSURANCE COMPANY, QUINCY.

[Incorporated March 22, 1851. Commenced business May, 1851.]

Israel W. Munroe, *President.* *Secretary*, Charles A. Howland.

Detailed Statement of Stocks, Bonds, Etc.

		Par value.	Market value.
United States registered bonds, 6s		$10,000 00	$10,400 00
200 shares	Manufacturers' National Bank	20,000 00	19,600 00
40 "	Merchants' National Bank	4,000 00	4,520 00
91 "	Third National Bank	9,100 00	9,282 00
25 "	State National Bank	2,500 00	3,000 00
100 "	North National Bank	10,000 00	12,300 00
66 "	Washington National Bank	6,600 00	8,448 00
48 "	Second National Bank	4,800 00	6,912 00
45 "	Blackstone National Bank	4,500 00	4,860 00
50 "	First National Bank	5,000 00	9,200 00
37 "	Revere National Bank	3,700 00	4,255 00

50 shares	Hamilton National Bank	$5,000 00	$6,050 00
46 "	Continental National Bank	4,600 00	4,830 00
197 "	Mount Wollaston National Bank	19,700 00	26,595 00
25 "	Granite National Bank	2,500 00	3,250 00
50 "	Wachusett National Bank	5,000 00	7,250 00
54 "	Hingham National Bank	3,780 00	4,050 00
38 "	First Nat'l Bank, So. Weymouth	3,800 00	4,750 00
67 "	Union National Bank, Weymouth	6,700 00	7,236 00
10 "	Quinsigamond Nat. B'k, Worcester,	1,000 00	1,050 00
411 "	Old Colony and Newport Railroad,	41,100 00	44,388 00
174 "	Boston and Albany Railroad	17,400 00	24,360 00
5 "	Citizens' Gas-Light Company	500 00	500 00
		$191,280 00	$227,086 00

Securities held as collateral for cash loans:—

		Market value.	Loaned thereon.
107 shares	Hingham Cordage Company	$12,840 00	$10,000 00
142 "	Lawrence Cotton Duck Company	14,200 00	23,091 67
		$27,040 00	$33,091 67

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$17,500 00	
Loans on mortgage of real estate (first liens),	57,590 00	
Stocks, bonds, etc., as per schedule	227,086 00	
Loans on collateral security, as per schedule	33,091 67	
Cash in the office of the company	138 00	
Cash deposited in various banks	35,528 43	
Premiums in course of collection (net)	9,598 85	
Interest due and accrued	6,098 30	
Office furniture	$1,608 69	
Gross Assets		$386,631 25

Liabilities.

Losses and claims adjusted, but not due	$862 27	
Claimed and reported losses not adjusted	4,000 00	
Unearned premiums on outstanding risks	187,502 78	
Dividends of profits unpaid on terminated policies	1,500 00	
State and local taxes due or accrued	200 00	
Salaries and incidental expenses	875 04	
Gross Liabilities		194,940 09
Surplus		$191,691 16

Income.

Gross cash premiums received during the year,	$91,544 00	
Deduct return premiums	8 50	
Net cash premiums received		$91,535 50

Received for interest on mortgages		$3,887 08
for interest from all other sources		9,762 36
for rents		111 78
Deposit notes received during the year	$91,544 00	
Gross Cash Income		$105,296 72

EXPENDITURES.

Paid for losses during the year	$21,869 03
for brokerage and commissions	13,854 29
for salaries and fees of officers and employés	8,889 93
for state and local taxes	1,558 47
for profits or surplus on terminated policies	39,790 83
for rents	200 00
for incidental expenses	4,030 66
Gross Cash Expenditures	$90,193 21

MISCELLANEOUS.

Risks outstanding Dec. 31, 1878	$25,984,110 00	
Risks written during 1879	6,524,448 00	
Total		$32,508,558 00
Risks terminated during 1879	$6,977,000 00	
Risks re-insured during 1879	2,000 00	
Total deductions		6,979,000 00
Net amount in force Dec. 31, 1879		$25,529,558 00
Deposit notes received on outstanding risks		375,249 63
Losses incurred during the year		26,529 91

Percentage of profits or surplus returned during 1879, 20 to 50 per cent.

SALEM MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated April 17, 1838. Commenced business May, 1838.]

CHARLES S. NICHOLS, *President.* *Secretary*, SAMUEL A. POTTER.

Office, No. 97 Washington Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
City of Chelsea bond	$1,000 00	$1,100 00
City of Toledo bonds	2,000 00	2,210 00
Springfield city bonds, 7s	1,000 00	1,200 00
Cleveland city bonds, 7s	1,000 00	1,140 00
Cincinnati city bonds	2,000 00	2,220 00
Chicago city bonds, 7s	1,000 00	1,120 00
Peoria city bonds, 7s	1,000 00	980 00
St. Louis county bonds, 7s	1,000 00	1,060 00
Cook county bonds	1,000 00	1,060 00
St. Albans bonds, 6s	300 00	300 00

20 shares Salem National Bank	$2,000 00	$2,200 00
14 " Asiatic National Bank	420 00	525 00
5 " National Exchange Bank	500 00	550 00
6 " Cambridge Horse Railroad	600 00	700 00
Boston and Maine Railroad bond, 7s	1,000 00	1,190 00
Eastern Railroad bond	1,000 00	820 00
Essex Railroad bond, 6s	1,000 00	940 00
15 shares Salem Gas-Light Company	1,500 00	1,500 00
2 " Lynn Gas-Light Company	200 00	140 00
	$19,520 00	$20,955 00

Summary of Assets Dec. 31, 1879.

Loans on mortgage of real estate (first liens)	$6,470 00	
Stocks, bonds, etc., as per schedule	20,955 00	
Cash in the office of the company	2,675 06	
Premiums in course of collection (net)	508 76	
Interest due and accrued	314 95	
Gross Assets		$30,923 77

Liabilities.

Unearned premiums on outstanding risks	$7,644 62	
Dividends of profits unpaid on terminated policies	389 22	
State and local taxes due or accrued	11 67	
Salaries	300 00	
Gross Liabilities		8,345 51
Surplus		$22,578 26

Income.

Gross cash premiums received during the year,	$6,450 82	
Deduct return premiums and re-insurance	108 92	
Net cash premiums received		$6,341 90
Received for interest on mortgages		393 70
Received for interest from all other sources		1,338 30
Deposit notes received during the year	$19,308 81	
Gross Cash Income		$8,073 90

Expenditures.

Paid for losses during the year	$29 00
for brokerage and commissions	17 87
for salaries and fees of officers and employés	1,300 00
for state and local taxes	58 70
for profits or surplus on terminated policies	3,594 73
for incidental expenses	51 91
Gross Cash Expenditures	$5,052 21

MISCELLANEOUS.

Risks outstanding Dec. 31, 1878	$1,058,625 00	
Risks written during 1879	452,400 00	
Total		$1,511,025 00
Risks terminated during 1879		537,250 00
Net amount in force Dec. 31, 1879		$973,775 00
Deposit notes received on outstanding risks		46,010 25
Losses incurred during the year		29 00

Percentage of profits or surplus returned during 1879, 40 per cent.
Average rate to date, 40 per cent.

SALISBURY AND AMESBURY MUTUAL FIRE INSURANCE COMPANY, SALISBURY.

[Incorporated May 18, 1855. Commenced business Dec. 1, 1855.]

DAVID L. DEARBORN, *President.* *Secretary*, CHARLES L. ALLEN.

SUMMARY OF ASSETS DEC. 31, 1879.

Cash in the office of the company	$28 22	
Cash deposited in bank	2,756 88	
Office safe	$100 00	
Gross Assets		$2,785 10

LIABILITIES.

Unearned premiums on outstanding risks	$1,154 21	
Gross Liabilities		1,154 21
Surplus		$1,630 89

INCOME.

Gross cash premiums received during the year,	$477 14	
Deduct return premiums and re-insurance	117 48	
Net cash premiums received		$359 66
Received for interest from all sources		108 39
Received from policy fees		54 00
Deposit notes received during the year	$4,571 40	
Gross Cash Income		$522 05

EXPENDITURES.

Paid for losses during the year	$638 00
for brokerage and commissions	54 00
for salaries and fees of officers and employés	355 69
for state and local taxes	3 85
for profits or surplus on terminated policies	117 48
for incidental expenses	3 25
Gross Cash Expenditures	$1,172 27

MISCELLANEOUS.

Risks outstanding Dec. 31, 1878	$389,028 00	
Risks written during 1879	55,580 00	
Total		$444,608 00
Risks terminated during 1879		78,335 00
Net amount in force Dec. 31, 1879		$366,273 00
Deposit notes received on outstanding risks		23,084 30

SAUGUS MUTUAL FIRE INSURANCE COMPANY, SAUGUS.

[Incorporated Feb. 24, 1852. Commenced business April 1, 1852.]

HARMON HALL, *President.* *Secretary*, WILBUR F. NEWHALL.

[NOTE. — This company insures nothing but dwellings, farm-buildings, and their contents, in Lynn, Saugus, Lynnfield, Swampscott, and Nahant. No cash premiums are taken; but assessments are made on deposit notes, to pay losses and expenses. All policies are issued for a term of three years.]

SUMMARY OF ASSETS DEC. 31, 1879.

Cash in the office of the company	$683 27	
Net amount of unpaid assessments	250 00	
Rents due	12 50	
Office property	$250 00	
Gross Assets		$945 77

LIABILITIES.

Owing for borrowed money, secured by directors' note	$816 00	
Rents	25 00	
Gross Liabilities		$841 00

INCOME.

Received from assessments on deposit notes		$2,223 25
for rents		62 50
from policy fees		578 00
Deposit notes received during the year	$100,196 00	
Gross Cash Income		$2,863 75

EXPENDITURES.

Gross amount paid for losses during the year	$1,352 59
Paid for salaries and fees of officers and employés	1,062 50
for interest on borrowed money	20 67
for state and local taxes	21 37
for rents	150 00
for office, agency, and incidental expenses	74 12
Gross Cash Expenditures	$2,681 25

Miscellaneous.

Risks outstanding Dec. 31, 1878	$2,486,345 00	
Risks written during 1879	817,975 00	
Total		$3,304,320 00
Risks terminated during 1879		875,870 00
Net amount in force Dec. 31, 1879		$2,428,450 00
Deposit notes received on outstanding risks		293,472 00
Losses incurred during the year		1,352 59
Assessments laid on deposit notes		2,183 90

SHELBURNE MUTUAL FIRE INSURANCE COMPANY, SHELBURNE.

[Incorporated June 18, 1877. Commenced business July 4, 1877.]

N. O. Newhall, *President.* *Secretary*, William T. Peck.

[Note. — Insures property in the town of Shelburne only.]

Summary of Assets Dec. 31, 1879.

Cash deposited in bank	$84 86	
Interest due and accrued	2 99	
Gross Assets		$87 85

Income.

Cash premiums received during the year		$24 16
Deposit notes received during the year	$241 60	
Gross Cash Income		$24 16

Expenditures.

Paid for fees of employés	$2 00
Paid for state and local taxes	24
Gross Cash Expenditures	$2 24

Miscellaneous.

Risks outstanding Dec. 31, 1878	$107,558 00	
Risks written during 1879	4,050 00	
Total		$111,608 00
Risks terminated during 1879		700 00
Net amount in force Dec. 31, 1879		$110,908 00
Deposit notes received on outstanding risks		241 60

SOUTH DANVERS MUTUAL FIRE INSURANCE COMPANY, PEABODY.

[Incorporated June 12, 1829. Commenced business Aug. 1, 1829.]

ISAAC B. ELLIOT, *President.* *Secretary*, GEORGE A. OSBORNE.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
77 shares South Danvers Nat'l Bank, Peabody,	$7,700 00	$9,625 00
48 " Warren National Bank, Peabody .	4,800 00	6,000 00
51 " Asiatic National Bank, Salem . .	1,530 00	1,683 00
20 " Naumkeag National Bank, Salem .	2,000 00	2,500 00
18 " Exchange National Bank, Salem .	1,800 90	1,890 00
12 " First National Bank, Salem . .	1,200 00	1,260 00
34 " First National Bank, Danvers . .	2,550 00	2,550 00
30 " Nat'l Hide and Leather B'k, Boston,	3,000 00	3,000 00
8 " Andover National Bank . . .	800 00	800 00
United States bonds	6,000 00	6,060 00
Boston city bonds	3,000 00	3,000 00
Cincinnati city bonds	3,000 00	3,150 00
Eastern Railroad bonds	2,000 00	1,000 00
	$39,380 00	$42,518 00

SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens),	$200 00	
Stocks, bonds, etc., as per schedule . .	42,518 00	
Cash in the office of the company . . .	176 50	
Cash deposited in the So. Danvers Nat'l Bank,	2,407 02	
Premiums in course of collection (net) . .	7 00	
Interest due and accrued	172 33	
Gross Assets		$45,480 85

LIABILITIES.

Unearned premiums on outstanding risks .	$10,970 43	
Return premiums on cancelled policies . .	404 01	
Salaries	237 50	
Gross Liabilities		11,611 94
Surplus		$33,868 91

INCOME.

Gross cash premiums received during the year,	$3,599 62	
Deduct return premiums and re-insurance .	234 50	
Net cash premiums received		$3,365 12
Received for interest on mortgages		12 00
for interest from all other sources		2,466 30
from policy fees		123 00
Deposit notes received during the year . .	$10,798 86	
Gross Cash Income		$5,966 42

EXPENDITURES.

Paid for losses during the year	$117 54
for salaries and fees of officers and employés	984 00
for state and local taxes	39 70
for profits or surplus on terminated policies	3,307 00
for incidental expenses	18 82
Gross Cash Expenditures	$4,467 06

MISCELLANEOUS.

Risks outstanding Dec. 31, 1878	$991,830 00	
Risks written during 1879	161,275 00	
Total		$1,153,105 00
Risks terminated during 1879		162,000 00
Net amount in force Dec. 31, 1879		$991,105 00
Deposit notes received on outstanding risks		53,647 97
Losses incurred during the year		117 54

Percentage of profits or surplus returned during 1879, 100 per cent.
Average rate to date, 75 per cent.

TRADERS' AND MECHANICS' INSURANCE COMPANY, LOWELL.

[Incorporated June, 1848. Commenced business June, 1848.]

LEVI SPRAGUE, *President.* *Secretary*, EDWARD M. TUCKE.

Office, No. 27 Central Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
Boston and Lowell Railroad bonds		$15,000 00	$17,250 00
Cook county (Ill.) bonds		2,500 00	2,650 00
St. Albans town bonds		3,000 00	3,000 00
Lynn city bonds		5,000 00	5,600 00
Cambridge city bonds		5,000 00	5,600 00
Lowell city bonds		3,000 00	3,360 00
190 shares	Traders' and Mechanics' Ins. Co.	19,000 00	21,850 00
50 "	Connecticut River Railroad	5,000 00	7,000 00
25 "	Vermont and Massachusetts R.R.	2,500 00	2,925 00
5 "	Lowell Manufacturing Company	3,450 00	4,150 00
8 "	Merrimack Manufacturing Co.	8,000 00	12,000 00
30 "	Tremont and Suffolk Company	3,000 00	3,900 00
50 "	Vassalborough	5,000 00	4,250 00
100 "	Lowell Gas Company	10,000 00	15,000 00
3 "	Massachusetts Cotton Company	3,000 00	3,450 00
15 "	Middlesex Company	1,500 00	3,450 00
50 "	Lawrence Gas Company	5,000 00	6,250 00

20 shares Androscoggin Mills	$2,000 00	$2,100 00
30 " Old Lowell National Bank	3,000 00	3,450 00
20 " National Bank of North America	2,000 00	2,120 00
Loaned on personal security	–	13,640 00
		$142,995 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
United States bonds 20 shares Pacific National Bank	$5,500 00	$5,500 00
144 " Nashua and Lowell Railroad	19,400 00	14,300 00
	$24,900 00	$19,800 00

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$9,700 00	
Loans on mortgage of real estate (first liens),	87,210 00	
Stocks, bonds, etc., as per schedule	142,995 00	
Loans on collateral security, as per schedule	19,800 00	
Cash in the office of the company and in bank,	5,756 43	
Premiums in course of collection (net)	1,349 00	
Interest due and accrued	2,090 70	
Gross Assets		$268,901 13

Liabilities.

Claimed and reported losses not adjusted	$1,500 00	
Unearned premiums on outstanding risks	110,926 52	
Gross Liabilities		112,426 52
Surplus		$156,474 61

Income.

Gross cash premiums received during the year,	$54,358 62	
Deduct return premiums and re-insurance	1,390 05	
Net cash premiums received		$52,968 57
Received for interest on mortgages		9,176 04
for interest from all other sources		5,435 00
for rents		593 48
Deposit notes received during the year	$54,044 31	
Gross Cash Income		$68,173 09

Expenditures.

Paid for losses during the year	$12,221 68
for brokerage and commissions	7,091 02
for salaries and fees of officers and employés	5,684 97
for state and local taxes	527 81
for profits or surplus on terminated policies	23,955 95
for rents	300 00
Gross Cash Expenditures	$49,781 43

MISCELLANEOUS.

Risks outstanding Dec. 31, 1878	$14,647,437 00	
Risks written during 1879	3,734,276 00	
Total		$18,381,713 00
Risks terminated during 1879		3,817,770 00
Net amount in force Dec. 31, 1879		$14,563,943 00
Deposit notes received on outstanding risks		221,853 05
Losses incurred during the year		13,721 68

Percentage of profits or surplus returned during 1879, 20, 30, and 50 per cent.

WESTFIELD MUTUAL FIRE INSURANCE COMPANY, WESTFIELD.*

[Incorporated March 30, 1852. Commenced business Nov. 1, 1852.]

L. R. NORTON, *President.* *Secretary*, W. H. FOOTE.

SUMMARY OF ASSETS DEC. 31, 1879.

Cash in the office of the company	$553 06	
Cash deposited in savings banks	1,775 00	
Re-insurance due on outstanding losses	3,000 00	
Interest due and accrued	35 50	
Office safe	$390 00	
Gross Assets		$5,363 56

LIABILITIES.

Adjusted losses and claims due and unpaid	$200 00	
Claimed and reported losses not adjusted	3,000 00	
Salaries	40 00	
Gross Liabilities		3,240 00
Surplus		$2,123 56

INCOME.

Gross cash premiums received during the year,	$855 86	
Deduct return premiums	10 10	
Net cash premiums received		$845 76
Received for interest from all sources		256 90
Deposit notes received during the year	$2,492 28	
Gross Cash Income		$1,102 66

EXPENDITURES.

Gross amount paid for losses during the year	$2,250 00	
Deduct amount re-insured	700 00	
Net amount paid for losses		$1,550 00

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* Closing up. All outstanding risks re-insured April 15, 1879, in Westchester Fire Insurance Company.

Paid for brokerage and commissions		$85 58
for salaries and fees of officers and employés		39 00
for state and local taxes		12 94
for profits or surplus on terminated policies		623 55
for rents		80 00
for incidental expenses		9 83
for re-insurance		3,593 25
Gross Cash Expenditures		$5,994 15

MISCELLANEOUS.

Risks outstanding Dec. 31, 1878	$772,490 00	
Risks written during 1879	59,875 00	
Total		$832,365 00
Risks terminated during 1879	252,250 00	
Risks re-insured during 1879	580,115 00	
Total deductions		832,365 00
Deposit notes received on outstanding risks		19,688 22
Losses incurred during the year		3,900 00

Percentage of profits or surplus returned during 1879, 40 per cent on five-year policies.

WESTFORD MUTUAL FIRE INSURANCE COMPANY, WESTFORD.

[Incorporated March 20, 1840. Commenced business July, 1840.]

ALLAN CAMERON, *President.* *Secretary*, J. HENRY READ.

SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens),	$495 00	
Cash in the office of the company	180 70	
Cash deposited in savings banks	611 00	
Gross Assets		$1,286 70

LIABILITIES.

Unearned premiums on outstanding risks	$2,511 97	
Gross Liabilities		2,511 97
Balance against the company		$1,225 27

INCOME.

Cash premiums received during the year		$718 40
Deposit notes received during the year	$1,436 80	
Gross Cash Income		$718 40

EXPENDITURES.

Paid for losses during the year	$1,404 00
Paid for state and local taxes	6 61
Gross Cash Expenditures	$1,410 61

MISCELLANEOUS.

Risks outstanding Dec. 31, 1878	$544,170 00	
Risks written during 1879	72,150 00	
Total		$616,320 00
Risks terminated during 1879		113,925 00
Net amount in force Dec. 31, 1879		$502,395 00
Deposit notes received on outstanding risks		10,182 50
Losses incurred during the year		1,404 00

WEST NEWBURY MUTUAL FIRE INSURANCE COMPANY, WEST NEWBURY.

[Incorporated March, 1828. Commenced business April, 1828.]

WILLIAM MERRILL, *President.* *Secretary*, GEORGE W. CARR.

[NOTE. — This company charges no cash premium, but relies upon assessments on deposit notes to pay losses and expenses.]

SUMMARY OF ASSETS DEC. 31, 1879.

Cash in the office of the company	$77 63	
Office property	$25 00	
Gross Assets		$77 63

LIABILITIES.

Owing for borrowed money, secured by treasurers' note	$300 00	
State and local taxes due or accrued	24 39	
Rents, salaries, office, agency, and incidental expenses	556 00	
Gross Liabilities		$880 39

INCOME.

Received from assessments on deposit notes		$2,629 48
Received from policy fees		125 00
Deposit notes received during the year	$16,190 22	
Gross Cash Income		$2,754 48

EXPENDITURES.

Gross amount paid for losses during the year	$1,304 02
Paid for brokerage and commissions	145 95

Paid for salaries and fees of officers and employés	$742 75
for interest on borrowed money	68 14
for state and local taxes	24 39
for rents	11 00
for office, agency, and incidental expenses	21 15
Gross Cash Expenditures	$2,317 40

MISCELLANEOUS.

Risks outstanding Dec. 31, 1878	$2,077,326 00	
Risks written during 1879	285,460 00	
Total		$2,362,786 00
Risks terminated during 1879		170,386 00
Net amount in force Dec. 31, 1879		$2,192,400 00
Deposit notes received on outstanding risks		122,352 34
Losses incurred during the year		1,279 02
Assessments laid on deposit notes		2,629 48

WEYMOUTH AND BRAINTREE MUTUAL FIRE INSURANCE COMPANY, WEYMOUTH.*

[Incorporated Feb. 20, 1833. Commenced business Aug. 1, 1833.]

NAAMAN L. WHITE, *President.* *Secretary*, ELIAS RICHARDS.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Nashua and Rochester Railroad bonds	$3,000 00	$2,700 00
Burlington, Cedar Rapids, and No. R.R. b'ds,	2,400 00	2,160 00
Personal loan	–	106 67
		$4,966 67

SUMMARY OF ASSETS DEC. 31, 1879.

Bonds, etc., as per schedule	$4,966 67	
Cash in the office of the company	711 06	
Office furniture and fixtures	$200 00	
Gross Assets		$5,677 73

LIABILITIES.

Claims for losses disputed or resisted	$3,368 61	
Gross Liabilities		3,368 61
Surplus		$2,309 12

* All outstanding risks re-insured in Home Insurance Company of New York, Dec. 1, 1879.

INCOME.

Gross cash premiums received during the year	$462 75	
Deduct return premiums and re-insurance	149 86	
Net cash premiums received		$312 89
Received for interest from all sources		462 96
Deposit notes received during the year	$1,289 65	
Gross Cash Income		$775 85

EXPENDITURES.

Paid for losses during the year	$775 13
for brokerage and commissions	63 89
for salaries and fees of officers and employés	237 20
for state and local taxes	10 99
for rents	140 00
for incidental expenses	101 84
for re-insurance	2,398 63
Gross Cash Expenditures	$3,727 68

MISCELLANEOUS.

Risks outstanding Dec. 31, 1878	$954,451 00	
Risks written during 1879	31,600 00	
Total		$986,051 00
Risks terminated during 1879	$441,553 00	
Risks re-insured during 1879	544,498 00	
Total deductions		$986,051 00
Deposit notes received on outstanding risks		25,052 00
Losses incurred during the year		275 13

WORCESTER MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated March 31, 1855. Commenced business March 31, 1855.]

GEORGE M. RICE, *President.* *Secretary*, SAMUEL R. BARTON.

Office, No. 448 Main Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Boston and Albany Railroad bonds	$26,000 00	$31,590 00
Boston and Fitchburg Railroad bonds	15,000 00	18,000 00
Old Colony Railroad bonds	25,000 00	29,000 00
Worcester city bonds	10,000 00	11,400 00
60 shares City National Bank, Worcester	6,000 00	6,300 00
United States bonds	75,000 00	77,793 75
	$157,000 00	$174,083 75

Summary of Assets Dec. 31, 1879.

Stocks, bonds, etc., as per schedule	$174,083 75	
Cash in the office of the company	16 62	
Cash deposited in the Worcester Safe Deposit and Trust Company	12,902 57	
Gross Assets		$187,002 94

Liabilities.

Unearned premiums on outstanding risks	$71,052 11	
State and local taxes due or accrued	283 69	
Gross Liabilities		71,335 80
Surplus		$115,667 14

Income.

Gross cash premiums received during the year,	$143,979 18	
Deduct return premiums and re-insurance	1,874 96	
Net cash premiums received		$142,104 22
Received for interest from all sources		9,122 17
Deposit notes received during the year	$708,865 25	
Gross Cash Income		$151,226 39

Expenditures.

Paid for losses during the year	$14,445 96
for salaries and fees of officers and employés	3,187 60
for state and local taxes	1,368 38
for profits or surplus on terminated policies	120,432 48
for rents	600 00
for inspection of risks	1,500 00
for incidental expenses	1,228 66
Gross Cash Expenditures	$142,763 08

Miscellaneous.

Risks outstanding Dec. 31, 1878	$15,210,188 00	
Risks written during 1879	15,689,591 00	
Total		$30,899,779 00
Risks terminated during 1879		15,152,418 00
Net amount in force Dec. 31, 1879		$15,747,361 00
Deposit notes received on outstanding risks		708,865 25
Losses incurred during the year		5,510 16

Percentage of profits or surplus returned during 1879, $86\frac{82}{100}$ per cent.
Average rate to date, $64\frac{32}{100}$ per cent.

WORCESTER MUTUAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated February, 1823. Commenced business May, 1824.]

EBENEZER TORREY, *President.* *Secretary*, CHARLES M. MILES.

Office, No. 377 Main Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
170 shares Worcester National Bank	$17,000 00	$21,250 00
200 " City National Bank	20,000 00	22,000 00
50 " Citizens' National Bank	5,000 00	6,000 00
22 " Central National Bank	2,200 00	2,970 00
57 " Mechanics' National Bank	5,700 00	6,555 00
45 " Quinsigamond National Bank	4,500 00	5,175 00
40 " Fitchburg National Bank	4,000 00	5,600 00
15 " Blackstone National Bank	1,500 00	1,650 00
20 " Oxford National Bank	2,000 00	2,600 00
15 " Grafton National Bank	1,500 00	1,650 00
15 " Southbridge National Bank	1,500 00	1,950 00
30 " Westborough National Bank	3,030 00	3,450 00
25 " Wachusett National Bank	2,500 00	3,750 00
Union Pacific Railroad bonds	5,000 00	5,250 00
Boston, Barre, and Gardner Railroad bonds	12,500 00	12,500 00
Fitchburg and Worcester Railroad bonds	1,500 00	1,500 00
Loaned on personal security	–	57,435 00
		$161,285 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
10 shares Bay State House (with two morts.)	$2,250 00	$1,871 50
5 " Norwich and Worcester Railroad	650 00	500 00
65 " Worcester Gas-Light Company	8,450 00	6,500 00
12 " Worcester and Nashua Railroad	600 00	150 00
Boston, Barre, and Gardner Railroad bonds	2,000 00	530 00
Mortgage assigned	4,000 00	2,500 00
	$17,950 00	$12,051 50

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$80,000 00	
Loans on mortgage of real estate (first liens)	205,695 72	
Stocks, bonds, etc., as per schedule	161,285 00	
Loans on collateral security, as per schedule	12,051 50	
Cash in the office of the company and in bank,	6,451 12	
Premiums in course of collection (net)	202 76	
Interest due and accrued	10,044 99	
Gross Assets		$475,731 09

Liabilities.

Adjusted losses and claims unpaid	$5,500 00	
Unearned premiums on outstanding risks	236,526 02	
Gross Liabilities		$242,026 02
Surplus		$233,705 07

Income.

Cash premiums received during the year		$107,826 22
Received for interest from all sources		18,697 74
for rents		6,084 68
from all other sources		1,467 40
Deposit notes received during the year	$215,652 44	
Gross Cash Income		$134,076 04

Expenditures.

Paid for losses during the year	$30,627 37
for brokerage and commissions	7,958 28
for salaries and fees of officers and employés	9,440 75
for state and local taxes and insurance	2,672 86
for profits or surplus on terminated policies	67,583 79
for incidental expenses	4,071 12
Gross Cash Expenditures	$122,354 17

Miscellaneous.

Risks outstanding Dec. 31, 1878	$30,706,382 00	
Risks written during 1879	7,204,506 00	
Total		$37,910,888 00
Risks terminated during 1879		7,590,878 00
Net amount in force Dec. 31, 1879		$30,320,010 00
Deposit notes received on outstanding risks		946,104 00
Losses incurred during the year		33,854 38

Percentage of profits or surplus returned during 1879, 60 per cent.
Average rate to date, 60 per cent.

AGGREGATE.

Assets.	
Gross present Assets	$4,989,464 00
Liabilities.	
Gross present Liabilities	$2,341,028 00
Income.	
Cash received for premiums during the year	$1,707,981 00
for interest and dividends	240,157 00
from assessments on deposit notes	18.748 00
for rents	14,256 00
from all other sources	4,722 00
Gross Cash Income	$1,985,864 00
Expenditures.	
Cash paid for losses	$426,144 00
for brokerage and commissions on premiums,	93,737 00
for salaries and fees of officers and employés,	143,710 00
for interest on borrowed money	742 00
for state and local taxes	24,747 00
for return of profits or surplus	1,079,168 00
for rents	15,862 00
for all other expenditures	64,103 00
Gross Cash Expenditures	$1,848,213 00
General Items.	
Whole amount of risks outstanding at end of year	$351,736,664 00
of deposit notes received thereon	11,638,592 00
of risks written during the year	162,172,658 00
of risks terminated during the year	159,735,574 00
of losses incurred during the year	374,195 00

MASSACHUSETTS MUTUAL FIRE

INSURANCE COMPANIES,

WITH GUARANTEE CAPITAL.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES, WITH ABSTRACT OF ANNUAL STATEMENTS, FOR THE YEAR ENDING DEC. 31, 1879.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

HOLYOKE MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated March 14, 1843. Commenced business May 23, 1843.]

GUARANTEE CAPITAL, $100,000.

AUGUSTUS STORY, *President.* *Secretary*, THOMAS H. JOHNSON.

Office, No. 114 Washington Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$40,000 00	$41,600 00
Massachusetts state bonds	4,000 00	4,400 00
New Hampshire state bonds	4,000 00	4,600 00
Adams county (Ill.) bonds	5,000 00	5,000 00
Licking county (O.) bonds	5,000 00	5,100 00
Marion county (Ind.) bonds	5,000 00	5,250 00
Columbus (O.) city bonds	6,000 00	6,100 00
Cincinnati (O.) city bonds	5,000 00	5,650 00
Cleveland (O.) city bonds	10,000 00	10,550 00
Chicago (Ill.) city bonds	5,000 00	5,580 00
Chelsea (Mass.) city bonds	17,000 00	18,870 00
Cambridge (Mass.) city bonds	10,000 00	10,500 00
Dayton (O.) city bonds	2,000 00	2,030 00
Hartford (Conn.) city bonds	10,000 00	11,000 00
Jeffersonville (Ind.) city bonds	7,000 00	7,175 00
Jacksonville (Ill.) city bonds	5,000 00	5,125 00
Lawrence (Mass.) city bonds	5,000 00	5,550 00
Lynn (Mass.) city bonds	5,000 00	5,150 00
Lowell (Mass.) city bonds	4,000 00	4,440 00
Milwaukee (Wis.) city bonds	7,500 00	8,000 00
Minneapolis (Minn.) city bonds	5,000 00	5,700 00
Portland (Me.) city bonds	5,000 00	5,350 00
St. Louis (Mo.) city bonds	10,000 00	10,400 00
Salem (Mass.) city bonds	10,000 00	11,350 00
Delaware and Hudson Canal Co. bonds	5,000 00	5,500 00
Chicago, Burlington, and Quincy R.R. bonds,	16,500 00	19,965 00
Chicago and Alton Railroad bonds	5,000 00	5,300 00
Chicago and Eastern Illinois R.R. bonds	5,000 00	4,700 00
Baltimore and Ohio Railroad bonds	10,000 00	10,650 00

Central Pacific Railroad bonds		$10,000 00	$10,500 00
Central Pacific R.R. 1st mortgage bonds		7,000 00	7,770 00
Central New Jersey Railroad bonds		6,000 00	6,300 00
Eastern Railroad bonds		21,000 00	17,220 00
Lehigh Valley Railroad bonds		5,000 00	5,475 00
Scioto Valley Railroad bonds		6,000 00	6,000 00
Terre Haute and South-Eastern R.R. bonds		5,000 00	5,000 00
Union Pacific Railroad bonds		10,000 00	11,100 00
Vermont Cent. and Vt. and Can. R.R. bonds		2,000 00	700 00
31 shares Old Colony Railroad		3,100 00	3,379 00
50 "	Portland, Portsm'th, and Saco R.R.	5,000 00	5,100 00
100 "	Pittsb'g, Ft. Wayne, and Chi. R.R.	10,000 00	11,100 00
31 "	National Exchange Bank, Salem	3,100 00	3,255 00
10 "	First National Bank, Salem	1,000 00	1,100 00
35 "	Mercantile Nat'l Bank, Salem	3,500 00	3,675 00
39 "	Naumkeag Nat'l Bank, Salem	3,900 00	5,616 00
140 "	Salem National Bank, Salem	14,000 00	14,420 00
50 "	National Bank of Republic, Boston,	5,000 00	6,100 00
15 "	Blackstone National Bank, Boston	1,500 00	1,612 50
15 "	Freeman's National Bank, Boston	1,500 00	1,702 50
30 "	Globe National Bank, Boston	3,000 00	3,105 00
100 "	Merchants' National Bank, Boston,	10,000 00	13,800 00
30 "	National Revere Bank, Boston	3,000 00	3,450 00
75 "	Second National Bank, Boston	7,500 00	10,875 00
		$380,100 00	$408,940 00

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$40,000 00	
Loans on mortgage of real estate (first liens)	19,000 00	
Stocks and bonds, as per schedule	408,940 00	
Cash in the office of the company	3,762 15	
Cash deposited in the Salem National Bank	5,483 25	
Premiums in course of collection (net)	1,079 71	
Interest due and accrued	4,899 70	
Rents due	137 50	
Gross Assets		$483,302 31

Liabilities.

Claimed and reported losses not adjusted	$4,332 05	
Claims for losses disputed or resisted	2,000 00	
Unearned premiums on outstanding risks	136,846 75	
Return premiums on cancelled policies	130 53	
Dividends of profits unpaid on terminated policies	904 67	
Gross Liabilities, except Guarantee Capital,		144,214 00
Surplus as regards policy-holders		$339,088 31
Guarantee Capital		100,000 00
Surplus over Guarantee Capital		$239,088 31

INCOME.

Gross cash premiums received during the year,	$78,243 61	
Deduct return premiums and re-insurance .	1,860 15	
Net cash premiums received		$76,383 46
Received for interest on mortgages		1,693 26
for interest from all other sources		21,283 99
for rents		2,263 16
Deposit notes received during the year . .	$77,322 07	
Gross Cash Income		$101,623 87

EXPENDITURES.

Paid for losses during the year	$25,710 96
for brokerage and commissions	11,683 69
for salaries and fees of officers and employés . . .	7,339 50
for interest on guarantee capital	8,500 00
for state and local taxes	1,349 36
for profits or surplus on terminated policies . . .	24,932 10
for incidental expenses	2,472 05
Gross Cash Expenditures	$81,987 66

MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . .	$19,899,057 00	
Risks written during 1879 . . .	6,177,986 00	
Total		$26,077,043 00
Risks terminated during 1879		6,537,606 00
Net amount in force Dec. 31, 1879		$19,539,437 00
Deposit notes received on outstanding risks . . .		276,543 27
Losses incurred during the year		30,037 44

Whole amount of net profits reserved for the security of the insured, as required by sect. 11, chap. 375, Acts of 1872, $67,272.08.

Rate of interest realized on investments of guarantee capital, 4.80 per cent.

MASSACHUSETTS MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 21, 1872. Commenced business Jan. 1, 1873.]

GUARANTEE CAPITAL, $200,000.

CHARLES B. CUMINGS, *President.* *Secretary*, JOHN M. CORBETT.

Office, No. 28 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
150 shares	Tremont National Bank . .	$15,000 00	$17,700 00
80 "	Hamilton National Bank . .	8,000 00	9,280 00
100 "	Merchants' National Bank . .	10,000 00	13,800 00

70 shares National Union Bank	$7,000 00	$9,940 00
160 " New England National Bank	16,000 00	22,480 00
100 " Columbian National Bank	10,000 00	14,425 00
25 " Globe National Bank	2,500 00	2,587 50
100 " National Webster Bank	10,000 00	10,500 00
50 " Boston and Maine Railroad	5,000 00	5,950 00
Eastern Railroad bonds	16,000 00	13,120 00
Nashua and Rochester Railroad bonds	10,000 00	8,800 00
Michigan Central (Air Line) Railroad bonds	6,000 00	6,780 00
Michigan Central Equipment Railroad bonds,	4,000 00	4,280 00
Boston and Lowell Railroad bonds	10,000 00	10,100 00
Burlington and Missouri River R.R. bonds	8,000 00	8,640 00
	$137,500 00	$158,382 50

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$7,100 00	
Loans on mortgage of real estate (first liens)	142,000 00	
Stocks, bonds, etc., as per schedule	158,382 50	
Cash deposited in the New England Trust Co.	6,568 84	
Premiums in course of collection (net)	795 54	
Interest due and accrued	3,791 96	
Gross Assets		$318,638 84

Liabilities.

Unearned premiums on outstanding risks	$83,502 03	
Dividends of profits unpaid on terminated policies	703 02	
Gross Liabilities, except Guarantee Capital,		84,205 05
Surplus as regards policy-holders		$234,433 79
Guarantee Capital		200,000 00
Surplus over Guarantee Capital		$34,433 79

Income.

Gross cash premiums received during the year,	$20,873 40	
Deduct return premiums and re-insurance	1,168 40	
Net cash premiums received		$19,705 00
Received for interest on mortgages		9,853 39
for interest from all other sources		6,962 20
for rents		832 62
Gross Cash Income		$37,353 21

Expenditures.

Paid for losses during the year	$1,427 14
for brokerage and commissions	1,632 16
for salaries and fees of officers and employés	8,919 50

Paid for interest on borrowed money	$346 17
for state and local taxes	2,374 59
for profits or surplus on terminated policies	4,549 68
for rents	2,250 00
for incidental expenses	1,581 10
Cash dividends paid	14,000 00
Gross Cash Expenditures	$37,080 34

MISCELLANEOUS.

Risks outstanding Dec. 31, 1878	$14,498,565 00	
Risks written during 1879	2,203,617 00	
Total		$16,702,182 00
Risks terminated during 1879		1,900,410 00
Net amount in force Dec. 31, 1879		$14,801,772 00
Losses incurred during the year		1,370 82

Percentage of profits or surplus returned during 1879, 20 per cent.

Average rate to date, 20 per cent.

Whole amount of net profits reserved for the security of the insured, as required by sect. 11, chap. 375, Acts of 1872, $9,702.09.

Rate of interest actually realized upon the investments of the guarantee capital, 5⅘ per cent.

MECHANICS' MUTUAL INSURANCE COMPANY, BOSTON.

(MUTUAL DEPARTMENT.)

[Incorporated May 4, 1875. Commenced business May 5, 1875.]

GUARANTEE CAPITAL, $200,000.

ALFRED BICKNELL, *President.* *Secretary*, JOHN H. ROBINSON.

Office, No. 33 Milk Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Metropolitan Railroad bonds	$10,000 00	$10,900 00
Eastern Railroad bonds	10,500 00	8,800 00
Burlington and Missouri River R.R. bonds	7,200 00	7,776 00
Boston and Albany Railroad stock	10,000 00	14,000 00
Boston and Maine Railroad stock	10,000 00	11,900 00
Chicago, Burlington, and Quincy R.R. stock	10,000 00	14,100 00
New England Mortgage Security Co. bonds	3,000 00	3,240 00
District of Columbia bonds	5,000 00	4,300 00
Central National Bank, Boston, stock	2,500 00	2,500 00
Hide and Leather National Bank stock	4,200 00	4,704 00
Everett National Bank stock	4,300 00	4,730 00
North America National Bank stock	6,800 00	7,344 00
Webster National Bank stock	6,000 00	6,360 00

Eagle National Bank stock	$4,600 00	$5,152 00
Blackstone National Bank stock	1,900 00	2,033 00
Traders' National Bank stock	700 00	721 00
State National Bank stock	2,200 00	2,596 00
Revere National Bank stock	500 00	575 00
Howard National Bank stock	3,600 00	4,104 00
Manufacturers' National Bank stock	3,500 00	3,500 00
	$106,500 00	$119,335 00

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$31,493 33	
Loans on mortgage of real estate (first liens)	57,300 00	
Stocks and bonds, as per schedule	119,335 00	
Cash deposited in Nat'l Bank North America,	2,300 97	
Cash deposited in Mass. Life and Trust Co.	21,797 13	
Premiums in course of collection (net)	318 55	
Interest due and accrued	2,130 88	
Rents due	400 00	
Gross Assets		$235,075 86

Liabilities.

Losses and claims adjusted, but not due	$1,741 34	
Claimed and reported losses not adjusted	1,600 00	
Unearned premiums on outstanding risks	33,847 21	
Return premiums on cancelled policies	68 11	
Gross Liabilities, except Guarantee Capital,		37,256 66
Surplus as regards policy-holders		$197,819 20
Guarantee Capital		200,000 00
Impairment of Guarantee Capital		$2,180 80

Income.

Gross cash premiums received during the year,	$4,313 49	
Deduct return premiums and re-insurance	696 92	
Net cash premiums received		$3,616 57
Received for interest from all sources		1,862 60
Received from commissions		67 19
Gross Cash Income		$5,545 76

Expenditures.

Paid for losses during the year	$17,851 28
for brokerage and commissions	290 15
for salaries, taxes, rent, etc.	1,188 72
Gross Cash Expenditures	$19,330 15

MISCELLANEOUS.

Risks outstanding Dec. 31, 1878	$6,318,739 00	
Risks written during 1879	327,765 00	
Total		$6,646,504 00
Risks terminated during 1879	$1,132,836 00	
Risks re-insured during 1879	6,500 00	
Total deductions		1,139,336 00
Net amount in force Dec. 31, 1879		$5,507,168 00
Deposit notes received on outstanding risks		67,694 42
Losses incurred during the year		15,837 68

Rate of interest actually realized upon the investments of the guarantee capital, $5\frac{1}{4}$ per cent.

Dividends in arrears or percentage of dividends to which the holders of the guarantee capital would be entitled in case the profits were sufficient therefor, 31 per cent.

AGGREGATE.

Guarantee Capital	$500,000 00
Assets.	
Gross present Assets	$1,037,017 00
Liabilities.	
Gross present Liabilities	$265,676 00
Income.	
Cash received for premiums during the year	$99,705 00
for interest and dividends	41,654 00
from all other sources	3,163 00
Gross Cash Income	$144,522 00
Expenditures.	
Cash paid for losses	$44,989 00
for brokerage and commission on premiums	13,606 00
for salaries and fees of officers and employés	16,260 00
for dividends	22,500 00
for state and local taxes	3,724 00
for return of profits or surplus	29,482 00
for all other expenditures	7,838 00
Gross Cash Expenditures	$138,399 00
General Items.	
Risks written during the year	$8,709,368 00
terminated during the year	9,577,352 00
outstanding at end of year	39,848,377 00
Losses incurred during the year	47,246 00
Net profits reserved	76,974 00

MASSACHUSETTS

MUTUAL MARINE AND FIRE-MARINE INSURANCE COMPANIES.

Detailed Statements of Assets and Liabilities, with Abstract of Annual Statements, for the Year ending Dec. 31, 1879.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

ATLANTIC MUTUAL FIRE AND MARINE INSURANCE COMPANY, PROVINCETOWN.

[Incorporated April 13, 1854. Commenced business March, 1855.]

Whole amount of Guarantee Fund	$100,000 00
Paid up in subscription notes	100,000 00
Outstanding scrip not ordered to be redeemed	89,104 00

JOSHUA PAINE, *President.* *Secretary*, LEWIS NICKERSON.

Office, No. 83 Commercial Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, 1881	$6,000 00	6,255 00
Chicago city bonds, 7s	10,000 00	11,300 00
Cincinnati city bonds, 7 3/10s	5,000 00	5,750 00
Long Island city bonds, 7s	2,000 00	1,900 00
Dayton city bonds, 7s	2,000 00	2,120 00
Rockland city bonds, 6s	3,000 00	2,940 00
Thomaston town bonds, 6s	2,000 00	1,960 00
Hyde Park town bonds, 7s	2,000 00	2,100 00
45 shares Republic National Bank, Boston	4,500 00	5,490 00
78 " Freeman's National Bank, Boston	7,800 00	8,853 00
15 " Revere National Bank	1,500 00	1,728 75
16 " Hide and Leather Nat'l B'k, Boston,	1,600 00	1,780 00
15 " Traders' National Bank, Boston	1,500 00	1,545 00
15 " State National Bank, Boston	1,500 00	1,750 25
30 " First National Bank, Provincetown	3,000 00	4,200 00
80 " Chicago and North-Western R.R.	8,000 00	8,480 00
16 " Boston and Albany Railroad	1,600 00	2,208 00
35 " Burl., Cedar Rapids, and No. R.R.	3,500 00	2,030 00
5 " Chicago, St. P., and Minneap. R.R.	500 00	240 00
Mich. Air-Line R.R. 1st mortgage bonds	7,000 00	7,630 00
Conn. Western R.R. 1st mortgage bonds	5,000 00	1,450 00
Chicago, St. P., and Minneap. 1st mort. bonds,	3,000 00	3,030 00
Chi., St. P., and Minneap. land-grant bonds	3,000 00	2,750 00
Burl., Cedar Rapids, and No. R.R. 1st mort.	4,000 00	3,600 00
Portland Water Company's bonds	2,000 00	2,080 00
New England Mort. Security Co.'s bonds	2,000 00	2,140 00
Personal loans	2,896 35	2,807 68
Insurance scrip (own) $240 00		
Office furniture 391 15		
	$95,896 35	$98,117 68

Summary of Assets Dec. 31, 1879.

Stocks, bonds, etc., as per schedule	$98,117 68	
Cash in the office of the company	1,218 99	
Cash deposited in First National Bank	5,604 97	
Interest due and accrued	1,452 50	
Premiums in course of collection (net)	19,270 87	
Notes taken for marine and inland risks	24,452 94	
Unpaid stock or subscription notes on time not exceeding 12 months, not yet due	100,000 00	
Gross Assets		$250,117 95

Liabilities.

Losses adjusted, unpaid	$3,636 40	
claimed and reported	8,800 00	
disputed or resisted	5,000 00	
Uncarned premiums on outstanding risks	24,033 94	
Interest due or accrued on scrip	85 51	
Due and accrued for rents, salaries, etc.	495 00	
State and local taxes	71 56	
Gross Liabilities, except Capital and Scrip,		42,122 41
Surplus as regards policy-holders		$207,995 54
Guarantee Fund	$100,000 00	
Scrip outstanding, not ordered to be redeemed,	89,104 00	
		189,104 00
Surplus over Guarantee Fund and Scrip		$18,891 54

Income.

Cash received for marine and inland prems.	$48,816 76	
Deduct re-insurance and return premiums	5,363 34	
Net cash rec'd for marine and inland prems.		$43,453 42
Unpaid premium notes rec'd during the year	$37,676 66	
Interest and dividends received from all sources		5,437 05
Gross Cash Income		$48,890 47

Expenditures.

Cash paid for marine and inland losses	$43,174 40
for commissions and brokerage	1,541 23
for salaries of officers and employés	1,312 50
for state and local taxes	383 68
for rent	85 00
for incidental expenses	451 05
Gross Cash Expenditures	$46,947 86

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1878	$427,289 00	$34,608 36
Marine risks written during 1879	697,065 00	37,676 66
Total	$1,124,354 00	$72,285 02
Deduct risks expired and terminated	800,716 00	47,832 08
In force at end of year	$323,638 00	$24,452 94
Deduct amount re-insured	6,800 00	419 00
Net amount in force	$316,838 00	$24,033 94

Miscellaneous.

Marine and inland losses incurred during the year	$38,171 80

BOYLSTON MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 26, 1872. Commenced business Jan. 8, 1873.]

Whole amount of Guarantee Fund	$557,200 00
Paid up in cash	557,200 00
Outstanding scrip not ordered to be redeemed	79,700 00

J. W. Balch, *President.* *Secretary*, Washington Glover.

Office, No 45 State Street.

Detailed Statement of Stocks, Bonds, Etc.

		Par value.	Market value.
250 shares	Merchants' National Bank	$25,000 00	$34,500 00
200 "	State National Bank	20,000 00	23,350 00
100 "	Merchandise National Bank	10,000 00	9,850 00
283 "	National Bank of the Republic	28,300 00	34,526 00
300 "	Washington National Bank	30,000 00	38,550 00
300 "	Columbian National Bank	30,000 00	43,200 00
200 "	Tremont National Bank	20,000 00	23,600 00
17 "	New England National Bank	1,700 00	2,380 00
328 "	Phila., Wil., and Balt. Railroad	16,400 00	21,976 00
225 "	Fitchburg Railroad	22,500 00	27,675 00
300 "	Boston and Providence Railroad	30,000 00	38,025 00
50 "	Boston and Albany Railroad	5,000 00	6,900 00
United States bonds		50,000 00	53,250 00
New England Mortgage Security Co. bonds		10,000 00	10,500 00
Boston and Providence Railroad bonds		100,000 00	121,000 00
Framingham and Lowell Railroad bonds		25,000 00	22,500 00
		$423,900 00	$511,782 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
100 shares First Nat'l Bank, Concord, N.H.	$15,000 00	$10,000 00
Chicago, Quincy, and Burlington R.R. bonds,	5,900 00	5,000 00
Cambridge city bonds	550 00	400 00
	$21,450 00	$15,400 00

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$20,000 00	
Loans on mortgage of real estate (first liens *),	224,661 23	
Interest due or accrued thereon	8,254 59	
Stocks, bonds, etc , as per schedule	511,782 00	
Loans on collateral security, as per schedule	15,400 00	
Cash in the office of the company	23,589 87	
Cash deposited in various banks	57,259 27	
Interest due and accrued	956 00	
Premiums in course of collection (gross)	8,542 93	
Notes taken from marine and inland risks	58,213 30	
Premiums more than 3 months due, $1,531 85		
Gross Assets		$928,659 19

Liabilities.

Losses claimed and reported	$29,124 00	
Losses disputed or resisted	13,500 00	
Unearned premiums on outstanding risks	147,156 45	
Unused balances of premium notes	651 72	
Interest due or accrued on scrip	232 20	
Due and accrued for rent, salaries, etc.	425 00	
Commissions and brokerage	800 00	
Return premiums	77 50	
Gross Liabilities, except Guarantee Fund and Scrip		191,966 87
Surplus as regards policy-holders		$736,692 32
Guarantee Fund	$557,200 00	
Scrip outstanding, not ordered to be redeemed,	79,700 00	
		636,900 00
Surplus over Guarantee Fund and Scrip		$99,792 32

Income.

Cash received for fire premiums	$98,766 26	
Deduct re-insurance and return premiums	12,210 70	
Net cash received for fire premiums		$86,555 56

* Value of lands mortgaged $191,200 00
Value of buildings thereon 170,600 00
Amount of insurance held as collateral 156,000 00

Cash received for marine and inland prems.	$132,009 50	
Deduct re-insurance and return premiums	18,988 37	
Net cash rec'd for marine and inland prems.		$113,021 13
Unpaid premium notes rec'd during the year	$52,689 13	
Interest and dividends received from all sources		40,518 81
Income from rents		900 00
Miscellaneous		216 47
Gross Cash Income		$241,211 97

Expenditures.

Cash paid for fire losses	$73,813 33	
Deduct salvage and re-insurance	5,325 97	
Net cash paid for fire losses		$68,487 36
Cash paid for marine and inland losses	$87,416 31	
Deduct salvage and re-insurance	24,937 13	
Net cash paid for marine and inland losses		62,479 18
Cash dividends paid		44,502 00
Interest paid scripholders		4,675 80
Cash paid for commissions and brokerage		15,780 28
for salaries of officers and employés		22,700 00
for state and local taxes		6,670 86
for rents		4,000 00
for incidentals		10,273 96
Gross Cash Expenditures		$239,569 44

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$15,654,053 00	$174,230 64
Fire risks written during 1879	13,305,415 00	101,027 18
Total	$28,959,468 00	$275,257 82
Deduct risks expired and terminated	12,703,947 00	102,911 12
In force at end of year	$16,255,521 00	$172,346 70
Deduct amount re-insured	347,700 00	3,519 16
Net amount in force	$15,907,821 00	$168,827 54
Marine risks outstanding Dec. 31, 1878	$7,059,051 00	$68,520 00
Marine risks written during 1879	14,893,243 00	131,320 29
Total	$21,952,294 00	$199,840 29
Deduct risks expired and terminated	10,193,043 00	136,468 01
In force at end of year	$11,759,251 00	$63,372 28
Deduct amount re-insured	157,869 00	2,477 39
Net amount in force	$11,601,382 00	$60,894 89

MISCELLANEOUS.

Premiums received from organization of company	$2,406,417 95
Losses paid from organization of company	1,311,979 53
Cash dividends declared from organization of company	486,274 00
Dividends declared during the year (8 per cent)	44,502 00
Fire losses incurred during the year	66,261 36
Marine and inland losses incurred during the year	63,329 18
Company's stock owned by directors	27,500 00

CHINA MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated April 30, 1853. Commenced business Oct. 1, 1853.]

WILLIAM PERKINS, *President.* *Secretary*, GEORGE L. DEBLOIS.

Office, No. 52 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$50,000 00	$52,300 00
Brookline water bonds, 7s	10,000 00	12,500 00
Beverly town loan	20,000 00	21,000 00
100 shares Atlas National Bank	10,000 00	11,800 00
100 " Old Boston National Bank	5,000 00	6,500 00
100 " Continental National Bank	10,000 00	10,500 00
300 " Columbian National Bank	30,000 00	43,200 00
150 " Commerce National Bank	15,000 00	17,700 00
300 " Hide and Leather National Bank	30,000 00	33,300 00
16 " Massachusetts National Bank	4,000 00	4,600 00
120 " North National Bank	12,000 00	15,120 00
100 " New England National Bank	10,000 00	14,000 00
300 " Republic National Bank	30,000 00	36,600 00
200 " Second National Bank	20,000 00	29,000 00
30 " State National Bank	3,000 00	3,480 00
350 " Tremont National Bank	35,000 00	41,300 00
300 " Webster National Bank	30,000 00	31,500 00
300 " Washington National Bank	30,000 00	38,700 00
200 " Boston and Albany Railroad	20,000 00	27,600 00
120 " Boston and Providence Railroad	12,000 00	15,120 00
40 " Boston and Lowell Railroad	20,000 00	17,400 00
Eastern Railroad mortgage bonds	20,000 00	32,800 00
Houston and Texas Central Railroad bond	1,000 00	1,000 00
Boston Gas Company's bonds, 6s	50,000 00	51,000 00
Insurance scrip of other companies	1,764 00	1,500 00
95 shares Relief Steamboat Co. $1,000 00		
	$478,764 00	$569,520 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Corporation notes indorsed	$115,000 00	$115,000 00
Boston and Lowell Railroad notes	25,000 00	25,000 00
Tremont National Bank note	60,000 00	60,000 00
Rutland Railroad bonds	11,000 00	6,000 00
Individual notes indorsed	22,300 67	17,411 67
Union Pacific Railroad sinking-fund bonds	11,000 00	10,000 00
	$244,300 67	$233,411 67

Summary of Assets Dec. 31, 1879.

Stocks, bonds, etc., as per schedule	$569,520 00	
Loans on collateral security, as per schedule	233,411 67	
Cash deposited in Columbian National Bank	30,676 78	
Interest due and accrued	1,245 00	
Notes taken for marine and inland risks	286,986 70	
Gross Assets		$1,121,840 15

Liabilities.

Losses claimed and reported	$70,000 00	
Unearned premiums on outstanding risks	174,558 52	
Interest due or accrued on scrip	142 80	
Due and accrued for rent, etc.	625 00	
Commissions and brokerage	500 00	
Gross Liabilities, except Scrip		245,826 32
Surplus as regards policy-holders		$876,013 83
Scrip outstanding, not ordered to be redeemed		702,500 00
Surplus over Scrip		$173,513 83

Income.

Cash received for marine and inland prems.	$312,375 66	
Deduct re-insurance and return premiums	22,083 41	
Net cash rec'd for marine and inland prems.		$290,292 25
Unpaid premium notes rec'd during the year	$302,486 70	
Interest and dividends received from all sources		37,230 15
Income from re-insurance scrip		2,190 00
Gross Cash Income		$329,712 40

Expenditures.

Cash paid for marine and inland losses	$237,212 17	
Deduct salvage and re-insurance	37,124 84	
Net cash paid for marine and inland losses		$200,087 33
Cash paid for redemption of scrip		211,240 00
Interest paid scripholders		47,365 20
Cash paid for commissions and brokerage		7,039 87

Cash paid for salaries of officers and employés	$19,620 00
for state and local taxes	3,656 59
for rent and incidentals	12,083 32
Gross Cash Expenditures	$501,092 31

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1878	$8,494,412 00	$198,292 28
Marine risks written during 1879	17,395,969 00	368,324 38
Total	$25,890,381 00	$566,616 66
Deduct risks expired and terminated	17,707,289 00	389,178 64
In force at end of year	$8,183,092 00	$177,438 02
Deduct amount re-insured	148,360 00	2,879 50
Net amount in force	$8,034,732 00	$174,558 52

Miscellaneous.

Marine and inland losses incurred during the year	$240,087 33

INDIA MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated March 29, 1867. Commenced business May 22, 1867.]

Whole amount of Guarantee Fund	$115,000 00
Paid up in subscription notes	115,000 00
Outstanding scrip not ordered to be redeemed	143,887 00

John H. Dane, *President.* *Secretary*, William L. Caverly.

Office, No. 49 State Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
Framingham and Lowell Railroad bonds	$10,000 00	$8,750 00
Old Colony Railroad bonds	10,000 00	11,700 00
Boston and Albany Railroad bonds	2,000 00	2,440 00
Boston and Maine Railroad bonds	5,000 00	6,000 00
Fitchburg Railroad bonds	23,000 00	26,430 00
Boston and Lowell Railroad bonds	5,000 00	5,300 00
New York and New England Railroad bonds	5,000 00	5,500 00
Nashua and Rochester Railroad bonds	18,000 00	15,660 00
New England Mortgage Security Co.'s bonds	6,000 00	6,360 00
Highland Street Railway bonds	2,000 00	2,160 00
Metropolitan Railroad bonds	7,000 00	7,435 00
Cleveland city bonds	2,000 00	2,160 00
100 shares Boston and Maine Railroad	10,000 00	11,900 00
150 " Old Colony Railroad	15,000 00	16,050 00

75 shares Boston and Providence Railroad	$7,500 00	$9,525 00
60 " National Webster Bank	6,000 00	6,300 00
15 " Hamilton National Bank	1,500 00	1,740 00
United States bonds	5,000 00	5,150 00
China Mutual Insurance Co. scrip	4,120 00	3,914 00
Delaware Mutual Safety Insurance Co. scrip	95 00	86 00
	$144,215 00	$154,560 00

Summary of Assets Dec. 31, 1879.

Stocks, bonds, etc., as per schedule	$154,560 00	
Cash in the office of the company	9,762 81	
Cash deposited in the Market National Bank	10,658 57	
Interest due and accrued	1,681 66	
Notes taken for marine risks	84,217 10	
Subscription notes on time not exceeding 12 months, not yet due	115,000 00	
Gross Assets		$375,880 14

Liabilities.

Losses claimed and reported	$30,000 00	
Unearned premiums on outstanding risks	73,525 88	
Interest due or accrued on scrip	82 38	
Due and accrued for rent, salaries, etc.	625 00	
Gross Liabilities, except Guarantee Fund and Scrip		104,233 26
Surplus as regards policy-holders		$271,646 88
Guarantee Fund	$115,000 00	
Scrip outstanding, not ordered to be redeemed,	143,887 00	
		258,887 00
Surplus over Guarantee Fund and Scrip		$12,759 88

Income.

Cash received for marine and inland prems.	$101,182 77	
Deduct re-insurance and return premiums	3,091 13	
Net cash rec'd for marine and inland prems.		$98,091 64
Unpaid premium notes rec'd during the year	$67,467 45	
Interest and dividends received from all sources		7,629 71
Gross Cash Income		$105,721 35

Expenditures.

Cash paid for marine and inland losses	$67,464 00	
Deduct salvage and re-insurance	448 50	
Net cash paid for marine and inland losses		$67,015 50

Interest paid scripholders	$7,475 94
Cash paid for commissions and brokerage	3,062 72
for salaries of officers and employés	10,500 00
for state and local taxes	904 46
for rent and incidentals	5,336 41
Gross Cash Expenditures	$94,295 03

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1878	$1,907,414 00	$84,380 57
Marine risks written during 1879	2,659,489 00	90,187 33
Total	$4,566,903 00	$174,567 90
Deduct risks expired and terminated	2,791,405 00	101,042 02
In force at end of year	$1,775,498 00	$73,525 88

Miscellaneous.

Premiums received from organization of company	$1,515,814 43
Losses paid from organization of company	1,117,348 48
Marine and inland losses incurred during the year	72,448 50

NEW ENGLAND MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated March 23, 1872. Commenced business June 1, 1872.]

Whole amount of Preferred Permanent Fund	$350,000 00
Paid up in cash	208,000 00
Paid up in subscription notes	142,000 00

George C. Lord, *President.* *Secretary*, Alfred Presson.

Office, No. 62 State Street.

Detailed Statement of Stocks, Bonds, Etc.

		Par value.	Market value.
46 shares	Traders' National Bank, Boston	$4,600 00	$4,738 00
49 "	Hide and Leather National Bank	4,900 00	5,488 00
105 "	Republic National Bank	10,500 00	12,810 00
25 "	Revere National Bank	2,500 00	2,875 00
10 "	Atlantic National Bank	1,000 00	1,400 00
113 "	Shawmut National Bank	11,300 00	12,430 00
30 "	Eliot National Bank	3,000 00	3,240 00
124 "	Tremont National Bank	12,400 00	14,756 00
70 "	Continental National Bank	7,000 00	7,350 00
250 "	Boston and Maine Railroad	25,000 00	29,750 00
130 "	Ogdensb'g and L. Ch. R.R. pref.	13,000 00	8,710 00
100 "	Phila., Wil., and Baltimore R.R	5,000 00	6,700 00

Boylston Mutual Insurance Company scrip .		$30 00	$24 00
Boston and Maine Railroad bonds . . .		25,000 00	29,750 00
114 shares Relief Steamboat Co. .	$114 00		
		$125,230 00	$140,021 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
New Mexico and South Pacific R.R. bonds .	$5,200 00	$4,500 00
Pueblo and Arkansas Valley R.R. bonds .	12,840 00	8,000 00
	$18,040 00	$12,500 00

Summary of Assets Dec. 31, 1879.

Loans on mortgage of real estate (first liens *),	$31,500 00	
Interest due or accrued thereon . . .	1,371 52	
Stocks, bonds, etc., as per schedule . .	140,021 00	
Loans on collateral security, as per schedule .	12,500 00	
Cash in the office of the company . . .	169 87	
Cash deposited in Second National Bank .	16,805 44	
Interest due and accrued	1,238 94	
Premiums in course of collection (gross) .	8,617 09	
Notes taken for marine and inland risks .	89,367 34	
Ledger accounts	99 40	
Subscription notes on time not exceeding 12 months, not yet due	142,000 00	
Gross Assets		$443,690 60

Liabilities.

Losses adjusted, unpaid	$33,215 00	
Losses disputed or resisted	6,900 00	
Total amount of losses	$40,115 00	
Less re-insurance	5,000 00	
Net amount of unpaid losses	$35,115 00	
Unearned premiums on outstanding risks .	75,611 79	
Due and accrued for rent	1,125 00	
Gross Liabilities, except Preferred Permanent Fund		111,851 79
Surplus as regards policy-holders		$331,838 81
Preferred Permanent Fund		350,000 00
Impairment of Preferred Permanent Fund . . .		$18,161 19

* Value of lands mortgaged $49,250 00
Value of buildings thereon 45,750 00
Amount of insurance held as collateral 33,500 00

Income.

Cash received for fire premiums	$10,251 75	
Deduct re-insurance and return premiums	830 85	
Net cash received for fire premiums		$9,420 90
Cash received for marine and inland prems.	$108,693 53	
Deduct re-insurance and return premiums	12,806 29	
Net cash rec'd for marine and inland prems.		95,887 24
Unpaid premium notes rec'd during the year	$92,704 13	
Interest received on bonds and mortgages		4,390 00
Interest and dividends received from all other sources		5,634 44
Gross Cash Income		$115,332 58

Expenditures.

Cash paid for fire losses	$10,023 38	
Deduct salvage and re-insurance	4 00	
Net cash paid for fire losses		$10,019 38
Cash paid for marine and inland losses	$106,965 94	
Deduct salvage and re-insurance	3,796 13	
Net cash paid for marine and inland losses		103,169 81
Cash paid for commissions and brokerage		4,241 83
for salaries of officers and employés		10,125 00
for state and local taxes		1,152 22
for rent and incidentals		9,313 31
Gross Cash Expenditures		$138,021 55

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$1,321,306 00	$14,381 09
Fire risks written during 1879	1,540,753 00	9,495 70
Total	$2,862,059 00	$23,876 79
Deduct risks expired and terminated	1,451,479 00	9,548 96
In force at end of year	$1,410,580 00	$14,327 83
Deduct amount re-insured	31,250 00	170 30
Net amount in force	$1,379,330 00	$14,157 53
Marine risks outstanding Dec. 31, 1878	$2,133,092 00	$83,788 09
Marine risks written during 1879	2,949,658 00	97,157 18
Total	$5,082,750 00	$180,945 27
Deduct risks expired and terminated	3,376,822 00	112,161 78
In force at end of year	$1,705,928 00	$68,783 49
Deduct amount re-insured	6,500 00	428 75
Net amount in force	$1,699,428 00	$68,354 74

MISCELLANEOUS.

Premiums received from organization of company	$1,839,746 17
Losses paid from organization of company	1,630,797 20
Cash dividends declared from organization of company	144,110 00
Fire losses incurred during the year	16,839 39
Marine and inland losses incurred during the year	120,505 94
Company's stock owned by directors	77,800 00

AGGREGATE.

Whole amount of Guarantee Fund	$1,122,200 00
in cash	765,200 00
in subscription notes	357,000 00
of outstanding scrip not cancelled	1,015,191 00
Assets.	
Gross present Assets	$3,120,188 00
Liabilities.	
Gross present Liabilities	$696,000 00
Income.	
Cash received during the year for fire premiums	$95,977 00
during the year for marine premiums	640,745 00
for interest and dividends	100,840 00
from all other sources	3,306 00
Gross Cash Income	$840,868 00
Expenditures.	
Cash paid during the year for fire losses	$78,506 00
during the year for marine losses	475,926 00
for brokerage and commissions on premiums,	31,666 00
for salaries of officers and employés	64,258 00
for interest and dividends to subscribers and members	44,502 00
for state and local taxes	12,768 00
for redemption of scrip	211,240 00
for interest p'd to scripholders during the year,	59,517 00
for incidental expenses	41,542 00
Gross Cash Expenditures	$1,019,925 00
General Items.	
Fire risks written during the year	$14,846,168 00
Premiums charged or receivable thereon	110,523 00
Marine risks written during the year	38,595,424 00
Premiums charged or receivable thereon	724,665 00
Fire risks terminated during the year	14,155,426 00
Marine risks terminated during the year	34,869,275 00
Fire risks outstanding at end of year	17,287,151 00
Marine risks outstanding at end of year	23,427,878 00
Fire losses incurred during the year	83,100 00
Marine losses incurred during the year	534,513 00
Scrip dividends declared during the year	141,849 00

MASSACHUSETTS

JOINT-STOCK FIRE, MARINE, AND FIRE-MARINE INSURANCE COMPANIES.

Detailed Statements of Assets and Liabilities, with Abstract of Annual Statements, for the Year ending Dec. 31, 1879.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

ALLIANCE INSURANCE COMPANY, BOSTON.

[Incorporated May 27, 1875. Commenced business July 1, 1875.]

PAID-UP CAPITAL, $200,000.

GEORGE H. LONG, *President.* *Secretary*, CHARLES R. HOWARD.

Office, No. 93 Milk Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Lawrence city bonds, 6s	$5,000 00	$5,650 00
Newton city bonds, 6s	5,000 00	5,775 00
Cambridge city bonds, 6s	5,000 00	5,887 50
Charlestown city bonds, 6s	5,000 00	5,787 50
Boston and Albany Railroad bonds, 6s	5,000 00	5,650 00
Toledo city bonds, 6s	5,000 00	5,150 00
Watertown town bonds, 5s	10,000 00	10,500 00
Otis town bonds, 5s	7,000 00	7,350 00
Continental National Bank stock	20,000 00	21,000 00
Howard National Bank stock	5,000 00	5,650 00
Revere National Bank stock	5,700 00	6,583 00
Blackstone National Bank stock	2,700 00	2,909 00
Merchandise National Bank stock	5,000 00	5,000 00
National Webster Bank stock	2,400 00	2,520 00
National Bank of Commerce stock	2,400 00	2,880 00
National Bank of North America stock	2,900 00	3,103 00
	$93,100 00	$101,395 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Eastern Railroad bonds	$12,300 00	$18,000 00
Highland Horse Railway bonds	5,350 00	
Cincinnati city bonds	5,675 00	
Middlesex Horse Railway bonds	6,550 00	5,817 00
34 shares North National Bank	4,284 00	3,200 00
New York and New England R.R. bonds, 7s	2,209 00	2,500 00
5 shares Boston Belting Company	785 00	
	$37,144 00	$29,517 00

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$88,798 89	
Loans on mortgage of real estate (first liens *),	13,400 00	
Interest due or accrued thereon	212 00	
Stocks and bonds, as per schedule	101,395 00	
Loans on collateral security, as per schedule	29,517 00	
Cash in the office of the company	11,246 67	
Cash deposited in bank	8,853 28	
Interest due and accrued	1,917 37	
Premiums in course of collection (gross)	16,457 85	
Rents due and accrued	885 17	
Gross Assets		$272,683 23

Liabilities.

Losses adjusted, unpaid	$2,600 00	
claimed and reported	7,500 00	
disputed or resisted	3,550 00	
Unearned premiums on outstanding risks	67,122 99	
Commissions and brokerage	1,718 67	
Gross Liabilities, except Capital		82,491 66
Surplus as regards policy-holders		$190,191 57
Paid-up Capital		200,000 00
Impairment of Capital		$9,808 43

Income.

Cash received for fire premiums	$191,905 96	
Deduct re-insurance and return premiums	28,189 58	
Net cash received for fire premiums		$163,716 38
Interest received on bonds and mortgages		670 00
Interest and dividends received from all other sources		5,379 72
Income from rents		1,724 18
Gross Cash Income		$171,490 28

Expenditures.

Cash paid for fire losses	$154,930 28	
Deduct salvage and re-insurance	1,250 00	
Net cash paid for fire losses		$153,680 28
Cash paid for commissions and brokerage		34,147 00
for salaries of officers and employés		10,835 00
for state and local taxes		3,670 18
for incidental expenses		14,928 59
Gross Cash Expenditures		$217,261 05

* Total value of property mortgaged $23,000 00
Amount of insurance held as collateral 19,000 00

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$13,912,236 00	$197,102 03
Fire risks written during 1879	13,484,660 00	191,905 96
Total	$27,396,896 00	$389,007 99
Deduct risks expired and terminated	15,618,853 00	245,666 28
In force at end of year	$11,778,043 00	$143,341 71
Deduct amount re-insured	172,504 00	2,540 26
Net amount in force	$11,605,539 00	$140,801 45

Miscellaneous.

Premiums received from organization of company	$791,114 91
Losses paid from organization of company	400,728 49
Cash dividends declared from organization of company	16,000 00
Fire losses incurred during the year	147,117 99
Company's stock owned by directors	103,200 00

AMERICAN INSURANCE COMPANY, BOSTON.

[Incorporated June 12, 1818. Commenced business June, 1818.]

Paid-up Capital, $300,000.

Francis Peabody, *President.* *Secretary*, J. W. Field.

Office, No. 54 State Street.

Detailed Statement of Stocks, Bonds, Etc.

		Par value.	Market value.
444	shares Old Boston National Bank	$22,200 00	$29,193 00
200	" Columbian National Bank	20,000 00	28,850 00
45	" National Eagle Bank	4,500 00	5,040 00
170	" Globe National Bank	17,000 00	17,425 00
142	" Hamilton National Bank	14,200 00	16,472 00
62	" New England National Bank	6,200 00	8,711 00
100	" Suffolk National Bank	10,000 00	11,425 00
152	" State National Bank	15,200 00	17,746 00
280	" National Union Bank	28,000 00	41,370 00
406	" Boston and Albany Railroad	40,600 00	56,028 00
11	" Boston and Lowell Railroad	5,500 00	4,620 00
8	" Merrimack Manufacturing Co.	8,000 00	12,000 00
United States bonds, 1881, 5s		80,000 00	82,600 00
Boston and Albany Railroad bonds, 7s		35,000 00	42,787 50
57	shares Relief Steamboat Co. $2,200 00		
		$306,400 00	$374,267 50

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$64,000 00	
Stocks, bonds, etc., as per schedule	374,267 50	
Cash in the office of the company	531 73	
Cash deposited in Old Boston National Bank	43,716 20	
Interest due and accrued	1,130 83	
Premiums in course of collection (gross)	3,921 02	
Notes taken for marine and inland risks	35,069 57	
Rents due and accrued	175 00	
Premiums more than 3 months due, $837 33		
Gross Assets		$522,811 85

Liabilities.

Losses claimed and reported	$3,900 00	
Losses disputed or resisted	7,500 00	
Unearned premiums on outstanding risks	71,144 02	
Dividends to stockholders unpaid	90 00	
Due and accrued for rent, salaries, etc.	681 30	
Commissions and brokerage	425 86	
Re-insurance due	367 50	
Gross Liabilities, except Capital		84,108 68
Surplus as regards policy-holders		$438,703 17
Paid-up Capital		300,000 00
Surplus over Capital		$138,703 17

Income.

Cash received for fire premiums	$28,655 35	
Deduct re-insurance and return premiums	3,428 34	
Net cash received for fire premiums		$25,227 01
Cash received for marine and inland prems.	$61,059 06	
Deduct re-insurance and return premiums	5,709 24	
Net cash rec'd for marine and inland prems.		55,349 82
Unpaid premium notes rec'd during the year	$29,561 44	
Interest and dividends received from all sources		18,544 55
Income from rents		1,056 25
Gross Cash Income		$100,177 63

Expenditures.

Cash paid for fire losses	$31,931 13	
Deduct salvage and re-insurance	3,653 77	
Net cash paid for fire losses		$28,277 36
Cash paid for marine and inland losses	$33,208 56	
Deduct salvage and re-insurance	6,567 50	
Net cash paid for marine and inland losses		26,641 06

Cash dividends paid	$29,910 00
Cash paid for commissions and brokerage	4,008 01
for salaries of officers and employés	14,495 18
for state and local taxes	3,455 82
for interest and incidentals	4,813 90
Gross Cash Expenditures	$111,601 33

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$7,603,031 00	$66,171 07
Fire risks written during 1879	5,257,847 00	28,325 88
Total	$12,860,878 00	$94,496 95
Deduct risks expired and terminated	5,855,432 00	34,191 84
In force at end of year	$7,005,446 00	$60,305 11
Deduct amount re-insured	326,300 00	3,061 88
Net amount in force	$6,679,146 00	$57,243 23
Marine risks outstanding Dec. 31, 1878	$2,925,455 00	$38,834 00
Marine risks written during 1879	4,587,851 00	51,187 12
Total	$7,513,306 00	$90,021 12
Deduct risks expired and terminated	3,867,389 00	44,747 23
In force at end of year	$3,645,917 00	$45,273 89
Deduct amount re-insured	21,500 00	1,750 00
Net amount in force	$3,624,417 00	$43,523 89

Miscellaneous.

Premiums received from organization of company	$7,414,000 00
Losses paid from organization of company	5,537,000 00
Cash dividends declared from organization of company	2,505,000 00
Dividends declared during the year (10 per cent)	30,000 00
Fire losses incurred during the year	27,994 86
Marine and inland losses incurred during the year	24,937 87
Company's stock owned by directors	12,900 00

BEVERLY INSURANCE COMPANY, BEVERLY.

[Incorporated 1852. Commenced business January, 1853.]

PAID-UP CAPITAL, $50,000.

FREDERICK W. CHOATE, *President.* *Secretary*, SAMUEL S. FOSTER.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
126 shares	Beverly National Bank	$12,600 00	$14,616 00
80 "	Naumkeag National Bank, Salem	8,000 00	11,680 00
67 "	Merchants' National Bank, Salem	3,250 00	4,020 00
50 "	Mercantile National Bank, Salem	5,000 00	6,000 00
5 "	First National Bank, Salem	500 00	580 00
17 "	Grand National Bank, Marblehead,	1,700 00	2,040 00
30 "	Revere National Bank, Boston	3,000 00	3,510 00
20 "	Traders' National Bank, Boston	2,000 00	2,100 00
20 "	Hide and Leather Nat'l B'k, Boston,	2,000 00	2,280 00
5 "	Eagle National Bank, Boston	500 00	560 00
2 "	Merchandise Nat'l Bank, Boston	200 00	280 00
1 "	Great Falls and Conway Railroad	100 00	10 00
		$38,850 00	$47,676 00

SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens*),	$200 00	
Interest due and accrued thereon	23 21	
Stocks, as per schedule	47,676 00	
Cash in the office of the company	178 21	
Notes taken for marine and inland risks	603 00	
Re-insurance due	240 00	
Gross Assets		$48,920 42

LIABILITIES.

Unearned premiums on outstanding risks	$671 30	
Gross Liabilities, except Capital		671 30
Surplus as regards policy-holders		$48,249 12
Paid-up Capital		50,000 00
Impairment of Capital		$1,750 88

INCOME.

Cash received for marine and inland premiums,	$1,144 80	
Deduct re-insurance and return premiums	63 25	
Net cash received for marine and inland prems.		$1,081 55
Interest and dividends received from all sources		4,439 53
Gross Cash Income		$5,521 08

* Total value of property mortgaged $1,000 00

Expenditures.

Cash paid for marine and inland losses	$1,400 00
Cash dividends paid	1,750 00
Cash paid for commissions and brokerage	33 00
for salaries of officers and employés	230 00
for state and local taxes	575 10
for incidentals	1,289 39
Gross Cash Expenditures	$5,277 49

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1878	$6,100 00	$681 50
Marine risks written during 1879	13,200 00	1,080 30
Total	$19,300 00	$1,761 80
Deduct risks expired and terminated	12,800 00	1,090 50
In force at end of year	$6,500 00	$671 30

Miscellaneous.

Premiums received from organization of company	$288,808 27
Losses paid from organization of company	289,109 14
Cash dividends declared from organization of company	55,750 00
Dividends declared during the year (3½ per cent)	1,750 00
Marine and inland losses incurred during the year	1,200 00

BOSTON MARINE INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 23, 1873. Commenced business Jan. 20, 1874.]

Paid-up Capital, $500,000.

R. B. Fuller, *President.* *Secretary*, Thomas H. Lord.

Office, No. 17 State Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$200,000 00	$209,750 00
Boston city bonds	75,000 00	86,625 00
Cambridge city bonds	27,000 00	28,890 00
Bangor city bonds	10,000 00	10,500 00
Boston and Albany Railroad bonds	20,000 00	24,400 00
Atchison, Topeka, and Santa Fé R.R. bonds	5,000 00	5,425 00
Merchandise National Bank stock	10,000 00	10,000 00
	$347,000 00	$375,590 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Atchison, Topeka, and Santa Fé R.R. stock	$41,474 00	$28,730 00
Atchison, Topeka, and Santa Fé R.R. bonds	39,060 00	9,750 30
Merchants' National Bank stock (St. Louis)	2,000 00	2,000 00
Clinton Mills stock	4,000 00	1,890 00
Cambridge city bonds	2,140 00	1,500 00
United States bonds	1,053 75	1,000 00
	$89,727 75	$44,870 30

Summary of Assets Dec. 31, 1879.

Loans on mortgage of real estate (first liens*),	$80,012 30	
Stocks, bonds, etc., as per schedule	375,590 00	
Loans on collateral security, as per schedule	44,870 30	
Cash deposited in various banks	256,575 93	
Interest due and accrued	6,643 64	
Premiums in course of collection (gross)	102,910 48	
Notes taken for marine and inland risks	344,824 51	
Gross Assets		$1,211,427 16

Liabilities.

Losses unpaid	$106,362 94	
Unearned premiums on outstanding risks	404,016 53	
Gross Liabilities, except Capital		510,379 47
Surplus as regards policy-holders		$701,047 69
Paid-up Capital		500,000 00
Surplus over Capital		$201,047 69

Income.

Cash received for marine and inland prems.	$758,796 47	
Deduct re-insurance and return premiums	129,078 33	
Net cash rec'd for marine and inland prems.		$629,718 14
Interest and dividends received from all sources		30,042 36
Gross Cash Income		$659,760 50

Expenditures.

Cash paid for marine and inland losses	$492,895 73	
Deduct salvage and re-insurance	71,421 48	
Net cash paid for marine and inland losses		$421,474 25
Cash dividends paid		50,000 00
Cash paid for commissions and brokerage		32,529 85
for salaries of officers and employés		31,602 95

* Total value of property mortgaged $166,500 00
Amount of insurance held as collateral 73,300 00

Cash paid for state and local taxes	$10,043 65
for incidentals	59,017 88
Gross Cash Expenditures	$604,668 58

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1878	$6,338,136 00	$345,395 69
Marine risks written during 1879	44,735,519 00	820,115 66
Total	$51,073,655 00	$1,165,511 35
Deduct risks expired and terminated	43,083,201 00	750,759 51
In force at end of year	$7,990,454 00	$414,751 84
Deduct amount re-insured	622,310 00	10,735 31
Net amount in force	$7,368,144 00	$404,016 53

Miscellaneous.

Premiums received from organization of company	$4,463,406 24
Losses paid from organization of company	2,353,639 59
Cash dividends declared from organization of company	205,000 00
Dividends declared during the year (10 per cent)	50,000 00
Marine and inland losses incurred during the year	490,020 00
Company's stock owned by directors	63,700 00

COMMONWEALTH INSURANCE COMPANY, BOSTON.

[Incorporated May 6, 1875. Commenced business May 6, 1875.]

Paid-up Capital, $500,000.

John Hitchcock, *President.* *Secretary*, Samuel Appleton.

Office, No. 30 Congress Street.

Detailed Statement of Stocks, Bonds, Etc.

		Par value.	Market value.
United States bonds		$115,000 00	$121,950 00
Fitchburg Railroad bonds		25,000 00	28,000 00
Cape Cod Railroad bonds		30,000 00	31,500 00
Vermont and Massachusetts Railroad bonds		12,100 00	12,826 00
67 shares	Vermont and Massachusetts R.R.	6,700 00	7,839 00
108 "	Atlas National Bank	10,800 00	12,798 00
10 "	Atlantic National Bank	1,000 00	1,402 50
27 "	Columbian National Bank	2,700 00	3,894 75
38 "	Eliot National Bank	3,800 00	4,113 50
11 "	Everett National Bank	1,100 00	1,201 75
11 "	Freeman's National Bank	1,100 00	1,254 00
4 "	Globe National Bank	400 00	414 00
45 "	Hamilton National Bank	4,500 00	5,220 00
42 "	Howard National Bank	4,200 00	4,798 50

50	shares Manufacturers' National Bank	$5,000 00	$4,950 00
30	" Market National Bank	3,000 00	3,120 00
100	" Merchandise National Bank	10,000 00	9,925 00
5	" Massachusetts National Bank	1,250 00	1,440 62
62	" Mount Vernon National Bank	6,200 00	6,200 00
80	" National Revere Bank	8,000 00	9,220 00
42	" National Hide and Leather Bank	4,200 00	4,672 50
7	" National Bank of North America	700 00	742 00
41	" National Bank of the Republic	4,100 00	5,002 00
100	" National Webster Bank	10,000 00	10,600 00
20	" National City Bank	2,000 00	2,345 00
4	" North National Bank	400 00	492 00
34	" New England National Bank	3,400 00	4,777 00
70	" State National Bank	7,000 00	8,190 00
7	" Shawmut National Bank	700 00	773 50
25	" Shoe and Leather National Bank	2,500 00	2,831 25
54	" Traders' National Bank	5,400 00	5,562 00
45	" Tremont National Bank	4,500 00	5,388 75
		$296,750 00	$323,443 62

Securities held as collateral for cash loans: —

		Market value.	Loaned thereon.
78	shares Hill Manufacturing Company	$7,820 00	
271	" Washington Mills Company	26,287 00	
3	" Hamilton Woolen Company	3,300 00	$40,500 00
1	" Otis Manufacturing Company	1,200 00	
7	" Atlas National Bank	829 50	
100	" Atlantic Cotton Mills	13,700 00	
400	" National Tube Works Company	70,000 00	40,000 00
Boston city bonds		4,640 00	5,000 00
Eastern Railroad bonds		1,680 00	
50	shares Manufacturers' National Bank	4,950 00	3,500 00
Cambridge city bonds		1,155 00	2,000 00
Union Pacific Railroad bonds		1,087 50	
12	shares Merchandise National Bank	1,191 00	1,000 00
United States bonds		1,042 50	1,000 00
Maine Central Railroad bonds		1,070 00	1,000 00
		$139,952 50	$94,000 00

Summary of Assets Dec. 31, 1879.

Loans on mortgage of real estate (first liens*),	$223,950 00
Interest due or accrued thereon	4,500 79
Stocks and bonds, as per schedule	323,443 62

* Value of lands mortgaged $103,000 00
Value of buildings thereon 297,300 00
Amount of insurance held as collateral 152,550 00

Loans on collateral security, as per schedule	$94,000 00	
Cash in the office of the company	8,002 21	
Cash deposited in Merchandise National Bank,	17,158 97	
Interest due and accrued	2,283 00	
Premiums in course of collection (gross)	28,260 43	
Premiums more than 3 months due, $480 00		
Gross Assets		$701,599 02

Liabilities.

Losses adjusted, unpaid	$6,725 00	
claimed and reported	26,735 00	
disputed or resisted	1,000 00	
Total amount of losses	$34,460 00	
Less re-insurance	2,500 00	
Net amount of unpaid losses	$31,960 00	
Unearned premiums on outstanding risks	135,552 74	
Commissions and brokerage	3,087 79	
Gross Liabilities, except Capital		170,600 53
Surplus as regards policy-holders		$530,998 49
Paid-up Capital		500,000 00
Surplus over Capital		$30,998 49

Income.

Cash received for fire premiums	$214,404 62	
Deduct re-insurance and return premiums	27,473 47	
Net cash received for fire premiums		$186,931 15
Interest received on bonds and mortgages		21,007 03
Interest and dividends received from all other sources		9,124 59
Gross Cash Income		$217,062 77

Expenditures.

Cash paid for fire losses	$125,612 22	
Deduct salvage and re-insurance	170 00	
Net cash paid for fire losses		$125,442 22
Cash paid for commissions and brokerage		33,199 27
for salaries of officers and employés		18,800 00
for state and local taxes		8,940 20
for rent		4,000 00
for incidental expenses		15,955 63
Gross Cash Expenditures		$206,337 32

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$22,809,382 00	$246,785 73
Fire risks written during 1879	23,410,168 00	232,298 41
Total	$46,219,550 00	$479,084 14
Deduct risks expired and terminated	21,779,925 00	208,097 04
In force at end of year	$24,439,625 00	$270,987 10
Deduct amount re-insured	566,516 00	6,256 89
Net amount in force	$23,873,109 00	$264,730 21

Miscellaneous.

Premiums received from organization of company	$920,923 56
Losses paid from organization of company	346,011 80
Cash dividends declared from organization of company	55,000 00
Fire losses incurred during the year	147,434 16
Company's stock owned by directors	84,300 00

DWELLING-HOUSE INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 30, 1872. Commenced business Jan. 9, 1873.]

Paid-up Capital, 300,000.

Arthur Wm. Hobart, *President.* *Secretary*, Henry F. Perkins.

Office, No. 29 State Street.

Detailed Statement of Stocks, Bonds, Etc.

		Par value.	Market value.
100 shares	Second National Bank	$10,000 00	$14,500 00
100 "	Merchants' National Bank	10,000 00	14,000 00
100 "	Eliot National Bank	10,000 00	10,800 00
100 "	Republic National Bank	10,000 00	12,200 00
100 "	State National Bank	10,000 00	11,700 00
100 "	Suffolk National Bank	10,000 00	11,500 00
100 "	Atlas National Bank	10,000 00	12,000 00
69 "	Hide and Leather National Bank	6,900 00	7,728 00
62 "	Howard National Bank	6,200 00	7,068 00
50 "	New England National Bank	5,000 00	7,050 00
50 "	City National Bank	5,000 00	5,850 00
44 "	Union National Bank	4,400 00	6,248 00
30 "	Eagle National Bank	3,000 00	3,360 00
7 "	Tremont National Bank	700 00	840 00
Boston and Albany Railroad bonds		10,000 00	12,200 00
Boston and Providence Railroad bonds		10,000 00	12,200 00
Old Colony Railroad bonds		20,000 00	22,600 00

Boston and Maine Railroad bonds	$10,000 00	$12,000 00
Boston and Fitchburg Railroad bonds	8,000 00	9,700 00
Boston and Lowell Railroad bonds	10,000 00	10,800 00
Eastern Railroad bonds	5,000 00	4,150 00
Vermont and Massachusetts Railroad bonds	5,000 00	5,900 00
50 shares Vermont and Massachusetts R.R.	5,000 00	5,850 00
Revere town bonds	12,000 00	13,440 00
	$196,200 00	$233,684 00

Summary of Assets Dec. 31, 1879.

Loans on mortgage of real estate (first liens *),	$116,450 00	
Interest due or accrued thereon	6,394 25	
Stocks and bonds, as per schedule	233,684 00	
Cash in the office of the company	3,080 79	
Cash deposited in banks	12,212 74	
Interest due and accrued	1,209 95	
Premiums in course of collection (gross)	376 20	
Gross Assets		$373,407 93

Liabilities.

Unearned premiums on outstanding risks	$58,566 84	
Reclaimable on perpetual fire policies	171 00	
Dividends to stockholders unpaid	1,680 00	
Gross Liabilities, except Capital		60,417 84
Surplus as regards policy-holders		$312,990 09
Paid-up Capital		300,000 00
Surplus over Capital		$12,990 09

Income.

Cash received for fire premiums	$22,286 12	
Deduct re-insurance and return premiums	1,658 24	
Net cash received for fire premiums		$20,627 88
Interest received on bonds and mortgages		7,246 08
Interest and dividends received from all other sources		11,470 01
Income from commissions		263 08
Gross Cash Income		$39,607 05

Expenditures.

Cash paid for fire losses	$5,715 42
Cash dividends paid	22,320 00
Cash paid for commissions and brokerage	2,722 20

* Value of lands mortgaged $126,700 00
Value of buildings thereon 137,000 00
Amount of insurance held as collateral 117,050 00

Cash paid for salaries of officers and employés	$7,950 00
for state and local taxes	5,587 02
for incidentals	4,154 38
Gross Cash Expenditures	$48,449 02

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$12,832,393 00	$110,594 55
Fire risks written during 1879	3,259,705 00	22,046 47
Total	$16,092,098 00	$132,641 02
Deduct risks expired and terminated	2,962,445 00	26,187 63
In force at end of year	$13,129,653 00	$106,453 39
Deduct amount re-insured	27,850 00	209 64
Net amount in force	$13,101,803 00	$106,243 75

Miscellaneous.

Premiums received from organization of company	$234,811 01
Losses paid from organization of company	39,573 41
Cash dividends declared from organization of company	123,000 00
Dividends declared during the year (8 per cent)	24,000 00
Fire losses incurred during the year	5,075 42
Company's stock owned by directors	50,000 00

ELIOT INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 31, 1872. Commenced business Jan. 4, 1873.]

Paid-up Capital, $200,000.

George A. Curtis, *President.* *Secretary*, Greenleaf C. George.

Office, No. 63 State Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
Worcester and Nashua Railroad bonds	$15,000 00	$14,700 00
Fitchburg Railroad bonds	25,000 00	25,875 00
Salem city bonds	4,000 00	4,040 00
Cambridge city bonds	11,000 00	11,110 00
Northampton town bonds	20,000 00	22,400 00
Lynn city bonds	4,000 00	4,040 00
Boston city bonds	25,000 00	28,025 00
United States bonds	100,000 00	106,343 75
Massachusetts state bonds	15,000 00	16,200 00
Boston Gas-Light Company bonds	10,000 00	10,050 00

150	shares	Fitchburg Railroad	$15,000 00	$18,300 00
25	"	Norwich and Worcester Railroad	2,500 00	3,200 00
50	"	Old Colony Railroad	5,000 00	5,350 00
50	"	Vermont and Massachusetts R.R.	5,000 00	5,850 00
100	"	Shawmut National Bank	10,000 00	11,200 00
37	"	National Revere Bank	3,700 00	4,292 00
			$270,200 00	$290,975 75

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
20 shares Equitable Trust Company	$2,000 00	$1,500 00

Summary of Assets Dec. 31, 1879.

Loans on mortgage of real estate (first liens*),	$82,700 00	
Interest due or accrued thereon	2,411 59	
Stocks and bonds, as per schedule	290,975 75	
Loans on collateral security, as per schedule	1,500 00	
Cash in the office of the company	4,183 88	
Cash deposited in National City Bank	11,983 70	
Interest due and accrued	3,563 92	
Premiums in course of collection (gross)	13,403 39	
Notes taken for fire risks	500 00	
Gross Assets		$411,222 23

Liabilities.

Losses claimed and reported	$12,225 00	
Unearned premiums on outstanding risks	56,309 65	
Due and accrued for rent	875 00	
State and local taxes	200 00	
Commissions and brokerage	2,010 00	
Gross Liabilities, except Capital		71,619 65
Surplus as regards policy-holders		$339,602 58
Paid-up Capital		200,000 00
Surplus over Capital		$139,602 58

Income.

Cash received for fire premiums	$89,053 63	
Deduct re-insurance and return premiums	10,346 47	
Net cash received for fire premiums		$78,707 16
Interest received on bonds and mortgages		4,740 75
Interest and dividends received from all other sources		14,036 55
Gross Cash Income		$97,484 46

* Value of lands mortgaged $66,700 00
Value of buildings thereon 63,100 00
Amount of insurance held as collateral 75,500 00

Expenditures.

Cash paid for fire losses	$34,114 44	
Deduct salvage and re-insurance	1,171 09	
Net cash paid for fire losses		$32,943 35
Cash dividends paid		20,000 00
Cash paid for commissions and brokerage		14,627 28
for salaries of officers and employés		11,406 00
for state and local taxes		4,260 01
for rent and incidentals		4,944 32
Gross Cash Expenditures		$88,180 96

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$8,091,608 00	$99,910 20
Fire risks written during 1879	9,917,952 00	94,864 92
Total	$18,009,560 00	$194,775 12
Deduct risks expired and terminated	8,561,194 00	82,954 55
In force at end of year	$9,448,366 00	$111,820 57
Deduct amount re-insured	295,856 00	3,281 05
Net amount in force	$9,152,510 00	$108,539 52

Miscellaneous.

Premiums received from organization of company	$672,937 81
Losses paid from organization of company	231,731 00
Cash dividends declared from organization of company	110,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	43,572 35
Company's stock owned by directors	26,000 00

EQUITABLE MARINE INSURANCE COMPANY, PROVINCETOWN.*

[Incorporated Feb. 10, 1845. Commenced business Feb. 20, 1845.]

Paid-up Capital, $17,000.

Charles A. Cook, *President.* *Secretary*, Enos N. Young.

Office, No. 186 Commercial Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value	Market value.
120 shares Freeman's National Bank	$12,000 00	$13,620 00
58 " First National Bank	5,800 00	7,888 00
	$17,800 00	$21,508 00

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* Closing up.

Summary of Assets Dec. 31, 1879.

Stocks, as per schedule	$21,508 00	
Cash in the office of the company	157 03	
Cash deposited in First National Bank	435 57	
Premiums in course of collection (gross)	335 00	
Return tax due	273 15	
Premiums more than 3 months due, $4,134 72		
Gross Assets		$22,708 75

Liabilities.

Losses disputed or resisted	$2,500 00	
Dividends to stockholders unpaid	280 00	
Due and accrued for rent, salaries, etc.	655 00	
Due for borrowed money	4,225 00	
Re-insurance due	1,150 00	
Gross Liabilities, except Capital		8,810 00
Surplus as regards policy-holders		$13,898 75
Paid-up Capital		17,000 00
Impairment of Capital		$3,101 25

Income.

Cash received for marine and inland premiums	$9,127 12
Interest and dividends received from all sources	1,000 75
Gross Cash Income	$10,127 87

Expenditures.

Cash paid for marine and inland losses	$9,716 38	
Deduct salvage and re-insurance	529 98	
Net cash paid for marine and inland losses		$9,186 40
Cash paid for commissions and brokerage		173 00
for salaries of officers and employés		1,218 97
for state and local taxes		653 21
for re-insurance		1,752 41
Gross Cash Expenditures		$12,983 99

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1878	$106,388 00	$8,530 92
Deduct risks expired and terminated	106,388 00	8,530 92

FANEUIL HALL INSURANCE COMPANY, BOSTON.

[Incorporated February, 1871. Commenced business March, 1872.]

PAID-UP CAPITAL, $300,000.

K. S. CHAFFEE, *President.* *Secretary*, H. D. BRADBURY.

Office, No. 60 Devonshire Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
30 shares	Nat'l Bank of Commerce, Boston	$3,000 00	$3,540 00
100 "	Howard National Bank, Boston	10,000 00	11,400 00
95 "	Rockland National Bank, Boston	9,500 00	12,350 00
50 "	Hamilton National Bank, Boston	5,000 00	5,800 00
100 "	Merchants' National Bank, Boston,	10,000 00	13,800 00
60 "	Nat'l Bank of Redemption, Boston,	6,000 00	8,100 00
60 "	First National Bank, Boston	6,000 00	10,800 00
25 "	Second National Bank, Boston	2,500 00	3,625 00
30 "	Atlantic National Bank, Boston	3,000 00	4,200 00
27 "	Faneuil Hall Nat'l Bank, Boston	2,700 00	3,402 00
25 "	Eliot National Bank, Boston	2,500 00	2,700 00
30 "	National Exchange Bank, Boston	3,000 00	4,230 00
23 "	People's National Bank, Boston	2,300 00	3,381 00
10 "	Massachusetts Nat'l Bank, Boston,	2,500 00	2,875 00
20 "	Freeman's National Bank	2,000 00	2,280 00
31 "	New England Nat'l Bank, Boston	3,100 00	4,340 00
10 "	Commonwealth Nat'l B'k, Boston	1,000 00	1,040 00
10 "	Northboro' Nat'l B'k, Northboro'	1,000 00	1,150 00
14 "	Central National Bank, Lynn	1,400 00	1,736 00
25 "	Wachusett Nat'l Bank, Fitchburg	2,500 00	4,000 00
60 "	First National B'k, Newburyport	6,000 00	8,160 00
United States bonds		17,000 00	19,072 50
Toledo city bonds		2,189 64	2,189 64
		$104,189 64	$134,171 14

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Lawrence city bond	$5,550 00	$10,000 00
Old Colony Railroad bond	5,400 00	
Boston, Hartford, and Erie Railroad bond	5,000 00	3,000 00
	$15,950 00	$13,000 00

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$53,750 00
Loans on mortgage of real estate (first liens)	82,840 00
Interest due or accrued thereon	2,754 77
Stocks and bonds, as per schedule	134,171 14
Loans on collateral security, as per schedule	13,000 00
Cash in the office of the company	5,792 28

Cash deposited in various banks	$11,884 43	
Interest due and accrued	448 00	
Premiums in course of collection (gross)	18,366 50	
Notes taken for fire, marine, and inland risks,	3,088 96	
Rents due and accrued	366 00	
Re-insurance due	106 50	
Prems. more than 3 months due, $14,998 71		
Gross Assets		$326,568 58

Liabilities.

Losses claimed and reported	$18,456 67	
Losses disputed or resisted	3,512 50	
Unearned premiums on outstanding risks	30,838 92	
Dividends to stockholders unpaid	764 25	
Commissions and brokerage	450 00	
Gross Liabilities, except Capital		54,022 34
Surplus as regards policy-holders		$272,546 24
Paid-up Capital		300,000 00
Impairment of Capital		$27,453 76

Income.

Cash received for fire premiums	$220,355 36	
Deduct re-insurance and return premiums	215,576 29	
Net cash received for fire premiums		*$4,779 07
Cash received for marine and inland prems.	$41,017 53	
Deduct re-insurance and return premiums	17,153 78	
Net cash rec'd for marine and inland prems.		23,863 75
Interest received on bonds and mortgages		5,424 89
Interest and dividends received from all other sources		11,913 12
Income from rents		1,616 25
Income from profit and loss		106 59
Gross Cash Income		*$47,703 67

Expenditures.

Cash paid for fire losses	$150,037 77
paid for marine and inland losses	11,262 94
dividends paid	9,000 00
paid for commissions and brokerage	4,076 14
for salaries of officers and employés	9,417 30
for state and local taxes	7,081 77
for incidental expenses	32,337 58
Gross Cash Expenditures	$223,213 50

* The actual net cash received for premiums in 1879 was $216,075.69, instead of $28,642.82 as above given. The discrepancy between the actual amount and said exhibit results from the payment of $187,432.87, for re-insurance of company's outstanding fire risks in the Liverpool and London and Globe Insurance Company, in June last.

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$22,715,780 00	$315,267 19
Fire risks written during 1879	16,954,539 00	220,355 36
Total	$39,670,319 00	$535,622 55
Deduct risks expired and terminated	20,548,165 00	266,068 72
In force at end of year	$19,122,154 00	$269,553 83
Deduct amount re-insured	14,835,422 00	212,814 50
Net amount in force	$4,286,732 00	$56,739 33
Marine risks written during 1879	$8,255,368 00	$41,017 53
Deduct risks expired and terminated	8,170,585 00	37,222 90
In force at end of year	$84,783 00	$3,794 63
Deduct amount re-insured	36,117 00	1,903 07
Net amount in force	$48,666 00	$1,891 56

Miscellaneous.

Premiums received from organization of company	$1,580,733 37
Losses paid from organization of company	873,047 77
Cash dividends declared from organization of company	59,250 00
Dividends declared during the year (3 per cent)	9,000 00
Fire losses incurred during the year	138,068 00
Marine and inland losses incurred during the year	13,825 86
Company's stock owned by directors	126,950 00

FIREMEN'S FIRE INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 21, 1872. Commenced business Dec. 30, 1872.]

Paid-up Capital, $300,000.

Thomas W. Tucker, *President.* *Secretary*, Henry C. Short.

Office, No. 48 Congress Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
Boston city bonds	$10,000 00	$43,200 00
Charlestown city bonds	63,000 00	71,100 00
Lowell city bonds	15,000 00	16,800 00
Chelsea city bonds	4,000 00	4,440 00
Somerville city bonds	20,000 00	21,200 00
Fall River city bonds	30,000 00	32,700 00
Cambridge city bonds	12,000 00	12,920 00
Lawrence city bonds	18,000 00	19,900 00
Eastern Railroad bonds	22,500 00	18,225 00
Worcester and Nashua Railroad bonds	10,000 00	9,000 00

Cape Cod Railroad bonds	$10,000 00	$10,150 00
Boston Gas-Light Company bonds	10,000 00	10,000 00
South Boston Gas-Light Company notes	10,000 00	10,000 00
Providence city bonds	10,000 00	10,000 00
Manchester Mills notes	45,000 00	44,730 00
Washington Mills notes	25,000 00	24,968 75
Atlantic Cotton Mills notes	25,000 00	24,731 00
Dwight Manufacturing Company notes	25,000 00	24,731 00
Great Falls Manufacturing Company notes	10,000 00	9,919 44
Tremont and Suffolk Mills notes	10,000 00	9,801 40
Laconia Company notes	25,000 00	24,510 40
United States bonds	90,000 00	94,225 00
Appleton Company notes	10,000 00	9,922 22
	$539,500 00	$557,174 21

Securities held as collateral for cash loans: —

		Market value.	Loaned thereon.
3 shares	Amoskeag Manufacturing Company,	$5,250 00	$5,000 00
25 "	South Boston Gas-Light Company	2,625 00	
40 "	Boston and Maine Railroad	4,740 00	8,000 00
70 "	Phila., Wil., and Baltimore R.R.	4,690 00	
41 "	Old Colony Railroad	4,387 00	4,000 00
3 "	Laconia Company	1,500 00	
		$23,192 00	$17,000 00

Summary of Assets Dec. 31, 1879.

Loans on mortgage of real estate (first liens*),	$151,600 00	
Interest due or accrued thereon	1,939 25	
Stocks, bonds, etc , as per schedule	557,174 21	
Loans on collateral security, as per schedule	17,000 00	
Cash in the office of the company	1,125 41	
Cash deposited in National City Bank	2,504 77	
Interest due and accrued	5,336 81	
Premiums in course of collection (gross)	10,116 60	
Premiums more than 3 months due, $438 28		
Gross Assets		$746,797 05

Liabilities.

Losses adjusted, unpaid	$5,815 78
claimed and reported	11,049 00
disputed or resisted	2,600 00
Unearned premiums on outstanding risks	100,295 64
Dividends to stockholders unpaid	125 00
Due and accrued for rent, salaries, etc.	1,584 50

* Value of lands mortgaged $117,800 00
Value of buildings thereon 124,200 00
Amount of insurance held as collateral 143,100 00

Commissions and brokerage	$2,021 26	
Return premiums	50 00	
Gross Liabilities, except Capital		$123,541 18
Surplus as regards policy-holders		$623,255 87
Paid-up Capital		300,000 00
Surplus over Capital		$323,255 87

Income.

Cash received for fire premiums	$102,045 48	
Deduct re-insurance and return premiums	7,142 70	
Net cash received for fire premiums		$94,902 78
Interest received on bonds and mortgages		11,402 67
Interest and dividends received from all other sources		29,381 21
Profit and loss account		161 30
Gross Cash Income		$135,848 26

Expenditures.

Cash paid for fire losses	$39,349 46	
Deduct salvage and re-insurance	1,066 72	
Net cash paid for fire losses		$38,282 74
Cash dividends paid		29,915 00
Cash paid for commissions and brokerage		13,809 60
for salaries of officers and employés		12,975 00
for state and local taxes		6,134 87
for rent and incidentals		7,261 15
Gross Cash Expenditures		$108,378 36

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$16,127,274 00	$200,766 25
Risks written during 1879	11,346,783 00	102,606 60
Total	$27,474,057 00	$303,372 85
Deduct risks expired and terminated	11,142,916 00	114,795 31
In force at end of year	$16,331,141 00	$188,577 54
Deduct amount re-insured	63,064 00	737 41
Net amount in force	$16,268,077 00	$187,840 13

Miscellaneous.

Premiums received from organization of company	$1,028,253 18
Losses paid from organization of company	391,272 68
Cash dividends declared from organization of company	165,000 00
Dividends declared during the year (10 per cent)	30,000 00
Fire losses incurred during the year	52,561 19
Company's stock owned by directors	20,800 00

FIRST NATIONAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated April, 1868. Commenced business Jan. 1, 1869.]

Paid-up Capital, $200,000.

Charles B. Pratt, *President.* *Secretary*, R. James Tatman.

Office, No. 410 Main Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
New London city bonds	$10,000 00	$11,800 00
Worcester city bonds	3,500 00	3,955 00
Springfield city bonds	6,000 00	7,080 00
Boston, Barre, and Gardner Railroad bonds	20,500 00	18,450 00
Fitchburg and Worcester Railroad bonds	5,000 00	5,200 00
Nashua and Rochester Railroad bonds	11,000 00	9,900 00
Worcester and Nashua Railroad bonds	500 00	425 00
Boston and Albany Railroad stock	2,000 00	2,800 00
Providence and Worcester Railroad stock	5,000 00	5,900 00
First National Bank stock	10,200 00	14,280 00
	$73,700 00	$79,790 00

Securities held as collateral for cash loans : —

	Market value.	Loaned thereon.
240 shares First National Bank, Worcester	$33,600 00	$30,000 00
25 " Taylor and Farley Organ Company,	2,000 00	1,875 00
5 " First National Bank, Clinton	500 00	400 00
	$36,100 00	$32,275 00

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$16,275 00	
Loans on mortgage of real estate (first liens*),	124,250 00	
Interest due or accrued thereon	2,749 56	
Stocks, bonds, etc., as per schedule	79,790 00	
Loans on collateral security, as per schedule	32,275 00	
Cash in the office of the company	4,438 37	
Cash deposited in First National Bank	9,210 35	
Interest due and accrued	2,539 61	
Premiums in course of collection (gross)	13,838 60	
Gross Assets		$285,366 49

* Total value of property mortgaged $294,650 00
Amount of insurance held as collateral 63,780 00

Liabilities.

Losses adjusted, unpaid	$5,298 32	
claimed and reported	10,300 00	
disputed or resisted	1,000 00	
Unearned premiums on outstanding risks	55,052 87	
Commissions and brokerage	2,075 79	
Gross Liabilities, except Capital		$73,726 98
Surplus as regards policy-holders		$211,639 51
Paid-up Capital		200,000 00
Surplus over Capital		$11,639 51

Income.

Cash received for fire premiums	$117,576 58	
Deduct re-insurance and return premiums	14,887 00	
Net cash received for fire premiums		$102,689 58
Interest and dividends received from all sources		14,391 95
Gross Cash Income		$117,081 53

Expenditures.

Cash paid for fire losses	$96,224 02
Cash dividends paid	6,000 00
Cash paid for commissions and brokerage	19,857 29
for salaries of officers and employés	5,350 00
for state and local taxes	4,587 31
for incidentals	8,009 27
Gross Cash Expenditures	$140,027 89

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$9,441,427 00	$139,259 37
Fire risks written during 1879	9,153,893 00	117,576 58
Total	$18,595,320 00	$256,835 95
Deduct risks expired and terminated	10,856,843 00	143,633 79
In force at end of year	$7,738,477 00	$113,202 16
Deduct amount re-insured	139,696 00	1,564 85
Net amount in force	$7,598,781 00	$111,637 31

Miscellaneous.

Premiums received from organization of company	$1,346,885 61
Losses paid from organization of company	853,839 00
Cash dividends declared from organization of company	80,000 00
Dividends declared during the year (3 per cent)	6,000 00
Fire losses incurred during the year	94,425 34
Company's stock owned by directors	56,700 00

FRANKLIN INSURANCE COMPANY OF BOSTON, BOSTON.

[Incorporated Jan. 4, 1873. Commenced business Feb. 15, 1873.]

PAID-UP CAPITAL, $200,000.

EDMUND B. WHITNEY, *President.* *Secretary*, ARTHUR T. BYRNES.

Office, No. 66 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$25,000 00	$26,381 25
Boston city bonds	35,000 00	38,150 00
Worcester city bonds	5,000 00	5,700 00
Fitchburg Railroad bonds	5,000 00	5,150 00
Boston and Lowell Railroad bonds	5,000 00	5,012 50
Eastern Railroad bonds	7,000 00	5,880 00
Medford town notes	15,000 00	15,825 00
South Boston Gas-Light Company notes	10,000 00	10,000 00
100 shares Jamaica Plain Gas-Light Company,	10,000 00	12,000 00
50 " Merchandise Nat'l Bank, Boston	5,000 00	5,000 00
	$122,000 00	$129,098 75

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
200 shares Boston Wharf Company	$9,000 00	$4,000 00
11 " Boylston National Bank	1,212 75	1,904 00
9 " Russell Mills	990 00	
130 " Alliance Insurance Company	10,400 00	10,400 00
	$21,602 75	$16,304 00

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$52,000 00	
Loans on mortgage of real estate (first liens *),	30,300 00	
Interest due or accrued thereon	1,456 00	
Stocks, bonds, etc., as per schedule	129,098 75	
Loans on collateral security, as per schedule	16,304 00	
Cash in the office of the company	1,451 82	
Cash deposited in National Union Bank	9,865 92	
Interest due and accrued	2,339 50	
Premiums in course of collection (gross)	9,323 40	
Rents due and accrued	262 91	
Premiums more than 3 months due, $171 70		
Gross Assets		$252,402 30

* Value of lands mortgaged $18,200 00
Value of buildings thereon 27,700 00
Amount of insurance held as collateral 22,000 00

Liabilities.

Losses claimed and reported	$13,441 53	
Unearned premiums on outstanding risks	40,349 99	
Commissions and brokerage	903 64	
Gross Liabilities, except Capital		$54,695 16
Surplus as regards policy-holders		$197,707 14
Paid-up Capital		200,000 00
Impairment of Capital		$2,292 86

Income.

Cash received for fire premiums	$67,521 47	
Deduct re-insurance and return premiums	5,219 79	
Net cash received for fire premiums		$62,301 68
Interest received on bonds and mortgages		930 00
Interest and dividends received from all other sources		7,222 84
Income from rents		1,277 84
Bonus on lease		5,000 00
Gross Cash Income		$76,732 36

Expenditures.

Cash paid for fire losses	$38,534 86	
Deduct salvage and re-insurance	313 96	
Net cash paid for fire losses		$38,220 90
Cash dividends paid		12,000 00
Cash paid for commissions and brokerage		11,530 62
for salaries of officers and employés		8,770 00
for state and local taxes		2,000 16
for incidentals		4,402 63
Gross Cash Expenditures		$76,924 31

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$7,346,961 00	$87,715 11
Fire risks written during 1879	6,273,552 00	65,243 22
Total	$13,620,513 00	$152,958 33
Deduct risks expired and terminated	6,829,260 00	71,756 30
In force at end of year	$6,791,253 00	$81,202 03
Deduct amount re-insured	13,250 00	121 50
Net amount in force	$6,778,003 00	$81,080 53

Miscellaneous.

Premiums received from organization of company	$665,526 95
Losses paid from organization of company	329,682 85
Cash dividends declared from organization of company	78,000 00
Dividends declared during the year (6 per cent)	12,000 00
Fire losses incurred during the year	51,093 06
Company's stock owned by directors	18,500 00

GLOUCESTER FIRE INSURANCE COMPANY, GLOUCESTER.

[Incorporated May 15, 1869. Commenced business March 28, 1870.]

PAID-UP CAPITAL, $100,000.

ROBERT R. FEARS, *President.* *Secretary*, JOHN CUNNINGHAM.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
United States bonds		$10,000 00	$10,400 00
44 shares	Gloucester National Bank	4,400 00	5,940 00
100 "	Cape Ann National Bank	10,000 00	15,050 00
20 "	North National Bank	2,000 00	2,460 00
50 "	Exchange National Bank	5,000 00	7,050 00
75 "	Revere National Bank	7,500 00	8,643 75
20 "	First National Bank	2,000 00	3,605 00
10 "	Commonwealth National Bank	1,000 00	1,030 00
10 "	Redemption National Bank	1,000 00	1,352 50
36 "	Eliot National Bank	3,600 00	3,897 00
30 "	Second National Bank	3,000 00	4,327 50
7 "	Boston National Bank	700 00	754 25
20 "	Washington National Bank	2,000 00	2,562 50
6 "	Howard National Bank	600 00	678 00
10 "	Great Falls and Conway Railroad	1,000 00	120 00
23 "	Fitchburg Railroad	2,300 00	2,760 00
35 "	Old Colony Railroad	3,500 00	3,710 00
20 "	Boston and Albany Railroad	2,000 00	2,760 00
Eastern Railroad bonds		6,500 00	5,313 75
Chicago, Burlington, and Quincy R.R. bonds,		2,000 00	2,360 00
Boston city bonds		4,000 00	4,720 00
Cambridge city bonds		5,000 00	5,825 00
		$79,100 00	$95,319 25

SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens*),	$36,881 64	
Interest due or accrued thereon	578 66	
Stocks and bonds, as per schedule	95,319 25	
Cash in the office of the company	59 61	
Cash deposited in various banks	10,015 10	
Premiums in course of collection (net)	2,934 50	
Notes taken for marine and inland risks	6,065 40	
Gross Assets		$151,854 16

* Value of lands mortgaged $26,400 00
Value of buildings thereon 50,800 00
Amount of insurance held as collateral 41,600 00

Liabilities.

Losses adjusted, unpaid	$6,410 23	
Losses claimed and reported	3,000 00	
Unearned premiums on outstanding risks	22,158 69	
Dividends to stockholders unpaid	69 00	
Due and accrued for rent, salaries, etc.	397 14	
Due for borrowed money	5,000 00	
Gross Liabilities, except Capital		$37,035 06
Surplus as regards policy-holders		$114,819 10
Paid-up Capital		100,000 00
Surplus over Capital		$14,819 10

Income.

Cash received for fire premiums	$26,677 09	
Deduct re-insurance and return premiums	3,452 86	
Net cash received for fire premiums		$23,224 23
Cash received for marine and inland premiums		16,426 69
Unpaid premium notes rec'd during the year	$3,143 90	
Interest and dividends received from all sources		8,993 35
Income from return tax		683 17
Gross Cash Income		$49,327 44

Expenditures.

Cash paid for fire losses	$30,285 48	
Deduct salvage and re-insurance	91 60	
Net cash paid for fire losses		$30,193 88
Cash paid for marine and inland losses	$24,695 14	
Deduct salvage and re-insurance	6,711 07	
Net cash paid for marine and inland losses		17,984 07
Cash dividends paid		2,952 00
Cash paid for commissions and brokerage		4,472 24
for salaries of officers and employés		5,450 85
for state and local taxes		1,498 35
for interest		420 06
Gross Cash Expenditures		$62,971 45

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$3,598,385 00	$55,065 12
Fire risks written during 1879	1,816,859 00	24,778 06
Total	$5,415,214 00	$79,843 18
Deduct risks expired and terminated	2,789,875 00	41,478 15
In force at end of year	$2,625,369 00	$38,365 03
Deduct amount re-insured	10,875 00	118 50
Net amount in force	$2,614,494 00	$38,246 53

Marine risks outstanding Dec. 31, 1878	$187,438 00	$11,768 31
Marine risks written during 1879	329,837 00	8,769 68
Total	$517,275 00	$20,537 99
Deduct risks expired and terminated	465,134 00	16,456 65
In force at end of year	$52,141 00	$4,081 34

MISCELLANEOUS.

Premiums received from organization of company	$508,248 31
Losses paid from organization of company	393,394 10
Cash dividends declared from organization of company	36,000 00
Dividends declared during the year (3 per cent)	3,000 00
Fire losses incurred during the year	27,869 68
Marine and inland losses incurred during the year	15,379 88
Company's stock owned by directors	39,800 00

MANUFACTURERS' FIRE AND MARINE INSURANCE COMPANY, BOSTON.

[Incorporated Jan. 9, 1873. Commenced business Jan. 9, 1873.]

PAID-UP CAPITAL, $500,000.

SAMUEL GOULD, *President.* *Secretary*, JAMES J. GOODRICH.

Office, No. 59 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
276 shares National City Bank	$27,600 00	$32,361 00
150 " Shawmut National Bank	15,000 00	16,650 00
250 " Second National Bank	25,000 00	36,250 00
200 " Hide and Leather National Bank	20,000 00	22,600 00
250 " National Eagle Bank	25,000 00	28,000 00
150 " Hamilton National Bank	15,000 00	17,400 00
300 " Atlas National Bank	30,000 00	35,512 00
75 " State National Bank	7,500 00	8,756 00
40 " Atlantic National Bank	4,000 00	5,610 00
Boston and Lowell Railroad bonds	100,000 00	111,300 00
Cheshire Railroad bonds	52,000 00	53,690 00
Middlesex Railroad bonds	25,000 00	29,000 00
Somerville Railroad stock	2,000 00	2,100 00
Boston city loan	2,000 00	2,320 00
	$350,100 00	$401,549 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon
260 shares Pennsylvania Salt Company	$19,500 00	$10,000 00
Cheshire Railroad bonds	2,060 00	2,000 00
5 shares Manufacturers' F. and M. Ins. Co.	625 00	500 00

25 shares	Androscoggin Mills	$2,600 00	
8 "	Lowell Machine Shop	6,400 00	$10,000 00
5 "	Lowell Manufacturing Company	4,150 00	
50 "	Boston Machine Company	25,000 00	
250 "	Forbes Lithographic Company	25,000 00	25,000 00
26 "	Boston Gas-Light Company	18,070 00	8,000 00
20 "	Boston Machine Company	10,000 00	6,000 00
30 "	Hoffman Insurance Company	1,500 00	1,125 00
18 "	Boston and Lowell Railroad	7,650 00	
Sioux City and and St. Paul Railroad bonds		3,000 00	6,229 20
18 shares	Union Market National Bank	1,800 00	1,500 00
150 "	Washington Mills	14,327 00	12,000 00
124 "	Hill Manufacturing Company	12,431 00	10,000 00
61 "	Washington Mills	5,825 00	3,700 00
240 "	Chicago, Bur., and Quincy R.R.	33,000 00	
Rutland Railroad bond		9,200 00	25,000 00
22 shares	American Linen Company	12,000 00	15,000 00
New York and New England Railroad bonds,		16,500 00	15,000 00
Columbus, Springfield, and Cin. R.R. bonds		12,000 00	10,000 00
20 shares	Boston Machine Company	10,000 00	10,200 00
		$252,638 00	$171,254 20

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$83,700 00	
Loans on mortgage of real estate (first liens*),	76,900 00	
Interest due or accrued thereon	3,475 62	
Stocks, bonds, etc., as per schedule	401,549 00	
Loans on collateral security, as per schedule	171,254 20	
Cash in the office of the company	7,105 66	
Cash deposited in various banks and with English bankers	293,495 43	
Interest due and accrued	8,814 32	
Premiums in course of collection (net)	46,013 72	
Notes taken for marine and inland risks	37,247 62	
Rents due and accrued	1,250 00	
Corporation notes	30,000 00	
Gross Assets		$1,160,805 57

Liabilities.

Losses claimed and reported	$71,825 13	
Unearned premiums on outstanding risks	334,185 71	
Unused balances of premium notes	1,685 64	
Dividends to stockholders unpaid	25 00	
Gross Liabilities, except Capital		407,721 48
Surplus as regards policy-holders		$753,084 09
Paid-up Capital		500,000 00
Surplus over Capital		$253,084 09

* Total value of property mortgaged, $128,000.

Income.

Cash received for fire premiums	$242,373 50	
Deduct re-insurance and return premiums	44,233 81	
Net cash received for fire premiums		$198,139 69
Cash rec'd for marine and inland premiums,	$162,522 60	
Deduct re-insurance and return premiums	23,045 08	
Net cash rec'd for marine and inland prems.		139,477 52
Unpaid premium notes rec'd during the year,	$37,247 62	
Interest received on bonds and mortgages		3,623 09
Interest and dividends received from all other sources		39,248 43
Income from rents		3,190 09
Gross Cash Income		$383,678 82

Expenditures.

Cash paid for fire losses	$180,420 50	
Deduct salvage and re-insurance	4,145 25	
Net cash paid for fire losses		$176,275 25
Cash paid for marine and inland losses	125,211 74	
Deduct salvage and re-insurance	11,221 59	
Net cash paid for marine and inland losses		113,990 15
Cash dividends paid		50,000 00
Cash paid for commissions and brokerage		24,475 75
for salaries of officers and employés		29,852 16
for state and local taxes		8,517 96
for incidentals		39,141 95
Gross cash expenditures		$442,253 22

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$40,324,963 00	$365,255 06
Fire risks written during 1879	40,775,595 00	283,497 89
Total	$81,100,558 00	$648,752 95
Deduct risks expired and terminated	22,517,173 00	272,816 62
In force at end of year	$58,583,385 00	$375,936 33
Deduct amount re-insured	902,502 00	6,334 48
Net amount in force	$57,680,883 00	$369,601 85
Marine risks outstanding Dec. 31, 1878	$1,819,198 00	$147,399 61
Marine risks written during 1879	21,289,948 00	153,690 67
Total	$23,109,146 00	$301,090 28
Deduct risks expired and terminated	20,100,456 00	156,992 29
In force at end of year	$3,008,690 00	$144,097 99
Deduct amount re-insured	77,597 00	1,077 11
Net amount in force	$2,931,093 00	$143,020 88

MISCELLANEOUS.

Premiums received from organization of company	$3,465,790 88
Losses paid from organization of company	1,979,451 79
Cash dividends declared from organization of company	275,000 00
Dividends declared during the year (10 per cent)	50,000 00
Fire losses incurred during the year	226,244 97
Marine and inland losses incurred during the year	86,595 56
Company's stock owned by directors	45,100 00

MECHANICS' MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated May 4, 1875. Commenced business May 5, 1875.]

PAID-UP CAPITAL, $200,000.

ALFRED BICKNELL, *President.* *Secretary*, JOHN H. ROBINSON.

Office, No. 33 Milk Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Metropolitan Railroad bonds	$10,000 00	$10,900 00
Andover and Lowell Railroad bonds	10,000 00	10,700 00
District of Columbia bonds	5,000 00	4,300 00
Boston and Albany Railroad stock	10,000 00	14,000 00
Boston and Maine Railroad stock	10,000 00	11,900 00
Chicago, Burlington, and Quincy R.R. stock	10,000 00	14,100 00
Central National Bank	2,500 00	2,500 00
Hide and Leather National Bank	4,200 00	4,704 00
Everett National Bank	4,300 00	4,730 00
North America National Bank	6,800 00	7,344 00
Webster National Bank	6,000 00	6,360 00
Eagle National Bank	4,600 00	5,152 00
Blackstone National Bank	1,900 00	2,033 00
Traders' National Bank	700 00	721 00
State National Bank	2,200 00	2,596 00
Revere National Bank	500 00	575 00
Howard National Bank	3,600 00	4,104 00
Manufacturers' National Bank	3,500 00	3,500 00
	$95,800 00	$110,219 00

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$31,493 33
Loans on mortgage of real estate (first liens*),	57,800 00
Interest due or accrued thereon	1,257 38

* Value of lands mortgaged $41,250 00
Value of buildings thereon 80,500 00
Amount of insurance held as collateral 69,100 00

Stocks, bonds, etc., as per schedule	$110,219 00	
Cash in the office of the company	1,676 38	
Cash deposited in various banks	25,233 16	
Interest due and accrued	430 18	
Premiums in course of collection (gross)	9,645 31	
Rents due and accrued	400 00	
Gross Assets		$238,154 74

LIABILITIES.

Losses adjusted, unpaid	$321 94	
Losses claimed and reported	3,800 00	
Unearned premiums on outstanding risks	25,740 56	
Commissions and brokerage	1,446 79	
Gross Liabilities, except Capital		31,309 29
Surplus as regards policy-holders		$206,845 45
Paid-up Capital		200,000 00
Surplus over Capital		$6,845 45

INCOME.

Cash received for fire premiums	$41,742 85	
Deduct re-insurance and return premiums	1,979 12	
Net cash received for fire premiums		$39,763 73
Interest received on bonds and mortgages		5,422 33
Interest and dividends received from all other sources		6,330 04
Income from rents		496 02
Gross Cash Income		$52,012 12

EXPENDITURES.

Cash paid for fire losses	$29,630 50	
Deduct salvage and re-insurance	4,017 38	
Net cash paid for fire losses		$25,613 12
Cash paid for commissions and brokerage		5,878 48
Cash paid for salaries, taxes, and incidentals		10,052 11
Gross Cash Expenditures		$41,543 71

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$1,724,617 00	$20,575 44
Fire risks written during 1879	4,971,679 00	52,869 00
Total	$6,696,296 00	$73,444 44
Deduct risks expired and terminated	2,507,662 00	27,905 04
In force at end of year	$4,188,634 00	$45,539 40
Deduct amount re-insured	27,286 00	357 88
Net amount in force	$4,161,348 00	$45,181 52

MISCELLANEOUS.

Premiums received from organization of stock department	$56,741 74
Losses paid from organization of stock department	26,521 14
Fire losses incurred during the year	25,778 77
Company's stock owned by directors	76,600 00

MERCANTILE MARINE INSURANCE COMPANY, BOSTON.

[Incorporated Feb. 11, 1823. Commenced business May, 1823.]

PAID-UP CAPITAL, $400,000.

GEORGE R. ROGERS, *President.* *Secretary*, B. F. FIELD, Jun.

Office, No. 58 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
100 shares Atlantic National Bank	$10,000 00	$14,025 00
200 " City National Bank	20,000 00	23,450 00
200 " Columbian National Bank	20,000 00	28,850 00
214 " Eagle National Bank	21,400 00	23,968 00
300 " Globe National Bank	30,000 00	31,125 00
120 " Hamilton National Bank	12,000 00	13,920 00
160 " New England National Bank	16,000 00	22,480 00
200 " North National Bank	20,000 00	25,200 00
37 " Railroad National Bank	3,700 00	4,116 00
178 " State National Bank	17,800 00	20,781 00
535 " Suffolk National Bank	53,500 00	61,123 00
200 " Tremont National Bank.	20,000 00	23,600 00
200 " Union National Bank	20,000 00	28,400 00
200 " Boston and Providence Railroad	20,000 00	25,350 00
100 " Lyman Mills	10,000 00	10,000 00
United States bonds	25,000 00	26,100 00
New Bedford Railroad bonds	30,000 00	31,500 00
Boston and Albany Railroad bonds	30,000 00	36,600 00
Boston and Maine Railroad bonds	10,000 00	11,950 00
Fitchburg Railroad bonds	25,000 00	29,500 00
Boston and Lowell Railroad bonds	25,000 00	27,450 00
Boston city bonds	65,000 00	76,050 00
Charlestown water loan	10,000 00	11,300 00
	$514,400 00	606,838 00

Securities held as collateral for cash loans:

	Market value.	Loaned thereon.
10 shares State National Bank	$1,167 50	$5,100 00
3 " Pepperell Manufacturing Company	2,595 00	
2 " Laconia Company	980 00	
50 " Burlington and Missouri Railroad	6,875 00	

United States bonds	$7,140 00	$7,000 00
Providence city water bond	1,085 00	1,000 00
	$19,842 50	$13,100 00

Summary of Assets Dec. 31, 1879.

Loans on mortgage of real estate (first liens*),	$44,500 00	
Interest due or accrued thereon	744 50	
Stocks, bonds, etc., as per schedule	606,838 00	
Loans on collateral security, as per schedule	13,100 00	
Cash in the office of the company	222 18	
Cash deposited in various banks	7,536 16	
Interest due and accrued	5,927 01	
Premiums in course of collection (gross)	1,306 52	
Notes taken for marine and inland risks	52,682 22	
Gross Assets		$732,856 59

Liabilities.

Losses adjusted, unpaid	$10,716 43	
Losses claimed and reported	13,330 00	
Total amount of losses	$24,046 43	
Less re-insurance	58 22	
Net amount of unpaid losses	$23,988 21	
Unearned premiums on outstanding risks	102,004 59	
Dividends to stockholders unpaid	620 00	
Due and accrued for rent, salaries, etc.	1,383 00	
Commissions and brokerage	195 98	
Gross Liabilities, except Capital		128,191 78
Surplus as regards policy-holders		$604,664 81
Paid-up Capital		400,000 00
Surplus over Capital		$204,664 81

Income.

Cash received for fire premiums	$65,617 49	
Deduct re-insurance and return premiums	6,962 34	
Net cash received for fire premiums		$58,655 15
Cash received for marine and inland prems.	$82,230 85	
Deduct re-insurance and return premiums	13,785 90	
Net cash rec'd for marine and inland prems.		68,444 95
Unpaid premium notes rec'd during the year	$52,682 22	
Interest received on bonds and mortgages		2,610 00
Interest and dividends received from all other sources		29,524 07
Gross Cash Income		$159,234 17

* Value of lands mortgaged $25,200 00
Value of buildings thereon 33,300 00
Amount of insurance held as collateral 44,000 00

Expenditures.

Cash paid for fire losses		$33,161 22
Cash paid for marine and inland losses	$62,401 98	
Deduct salvage and re-insurance	5,726 15	
Net cash paid for marine and inland losses		56,675 83
Cash dividends paid		41,125 00
Cash paid for commissions and brokerage		12,389 20
for salaries of officers and employés		12,480 00
for state and local taxes		3,856 04
for rent and incidentals		9,429 26
Gross Cash Expenditures		$169,116 55

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$9,864,605 00	$71,888 82
Fire risks written during 1879	10,212,078 00	63,430 01
Total	$20,076,683 00	$135,318 83
Deduct risks expired and terminated	9,114,868 00	47,980 01
In force at end of year	$10,961,815 00	$87,338 82
Deduct amount re-insured	283,810 00	2,164 92
Net amount in force	$10,678,005 00	$85,173 90
Marine risks outstanding Dec. 31, 1878	$3,878,257 00	$54,003 47
Marine risks written during 1879	4,975,077 00	57,508 37
Total	$8,853,334 00	$111,511 84
Deduct risks expired and terminated	3,743,461 00	51,050 95
In force at end of year	$5,109,873 00	$60,460 89
Deduct amount re-insured	76,000 00	2,319 75
Net amount in force	$5,033,873 00	$58,141 14

Miscellaneous.

Premiums received from organization of company	$4,928,020 39
Losses paid from organization of company	3,846,812 91
Cash dividends declared from organization of company	1,694,500 00
Dividends declared during the year (10 per cent)	40,000 00
Fire losses incurred during the year	42,258 06
Marine and inland losses incurred during the year	54,595 98
Company's stock owned by directors	28,300 00

NEPTUNE FIRE AND MARINE INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 24, 1872. Commenced business Jan. 1, 1873.]

PAID-UP CAPITAL, $300,000.

GEORGE F. OSBORNE, *President.* *Secretary*, EUGENE B. HINCKLEY.

Office, No. 64 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
700 shares Tremont National Bank	$70,000 00	$84,000 00
100 " Union National Bank	10,000 00	14,200 00
30 " Massachusetts National Bank	7,500 00	8,625 00
75 " Hamilton National Bank	7,500 00	8,700 00
101 " Suffolk National Bank	10,100 00	11,615 00
36 " Globe National Bank	3,600 00	3,726 00
112 " Revere National Bank	11,200 00	12,908 00
16 " Everett National Bank	1,600 00	1,748 00
27 " Shoe and Leather National Bank	2,700 00	3,251 00
22 " National Bank of Redemption	2,200 00	2,970 00
United States bonds	100,000 00	106,625 00
100 shares Boston and Providence Railroad	10,000 00	12,600 00
Boston and Maine Railroad bonds	30,000 00	35,700 00
Burlington and Missouri (Neb.) R.R. bonds	24,000 00	25,920 00
Fitchburg Railroad bonds	10,000 00	12,000 00
Fitchburg city bonds	30,000 00	33,600 00
Brookline water loan	10,000 00	12,500 00
Union Pacific Railroad bonds	50,000 00	55,100 00
	$390,400 00	$445,788 00

SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens*),	$10,000 00	
Interest due or accrued thereon	281 67	
Stocks, bonds, etc., as per schedule	445,788 00	
Cash in the office of the company	383 68	
Cash deposited in Tremont National Bank	29,541 48	
Interest due and accrued	4,320 00	
Premiums in course of collection (gross)	10,314 17	
Notes taken for marine and inland risks	36,405 83	
Corporation notes indorsed	25,000 00	
Premiums more than 3 months due, $606 15		
Gross Assets		$562,034 83

* Value of lands mortgaged $16,000 00
Value of buildings thereon 28,000 00
Amount of insurance held as collateral 10,000 00

Liabilities.

Losses claimed and reported	$32,000 00	
Unearned premiums on outstanding risks	77,054 19	
Commissions and brokerage	900 00	
Gross Liabilities, except Capital		$109,954 19
Surplus as regards policy-holders		$452,080 64
Paid-up Capital		300,000 00
Surplus over Capital		$152,080 64

Income.

Cash received for fire premiums	$68,833 46	
Deduct re-insurance and return premiums	3,896 86	
Net cash received for fire premiums		$64,936 60
Cash received for marine and inland prems.	$60,827 84	
Deduct re-insurance and return premiums	1,442 49	
Net cash rec'd for marine and inland prems.		59,385 35
Unpaid premium notes rec'd during the year	$22,214 05	
Interest received on bonds and mortgages		600 00
Interest and dividends received from all other sources		24,065 97
Gross Cash Income		$148,987 92

Expenditures.

Cash paid for fire losses	$35,463 55	
Deduct salvage and re-insurance	223 75	
Net cash paid for fire losses		$35,239 80
Cash paid for marine and inland losses	$58,912 77	
Deduct salvage and re-insurance	1,621 58	
Net cash paid for marine and inland losses		57,291 19
Cash dividends paid		30,000 00
Cash paid for commissions and brokerage		12,116 07
for salaries of officers and employés		14,851 87
for state and local taxes		4,339 69
for rent and incidentals		4,828 12
Gross Cash Expenditures		$158,666 74

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$6,548,818 00	$82,444 76
Fire risks written during 1879	6,776,192 00	66,892 52
Total	$13,325,010 00	$149,337 28
Deduct risks expired and terminated	6,252,537 00	63,984 30
In force at end of year	$7,072,473 00	$85,352 98

Marine risks outstanding Dec. 31, 1878	$1,849,241 00	$49,131 22
Marine risks written during 1879	1,420,701 00	38,403 12
Total	$3,269,942 00	$87,534 34
Deduct risks expired and terminated	1,655,808 00	53,356 69
In force at end of year	$1,614,134 00	$34,177 65
Deduct amount re-insured	5,000 00	238 50
Net amount in force	$1,609,134 00	$33,939 15

MISCELLANEOUS.

Premiums received from organization of company	$1,408,394 73
Losses paid from organization of company	896,353 59
Cash dividends declared from organization of company	180,000 00
Dividends declared during the year (10 per cent)	30,000 00
Fire losses incurred during the year	51,239 80
Marine and inland losses incurred during the year	57,291 19
Company's stock owned by directors	40,100 00

NORTH AMERICAN INSURANCE COMPANY, BOSTON.

[Incorporated December, 1872. Commenced business Jan. 1, 1873.]

PAID-UP CAPITAL, $200,000.

ALBERT BOWKER, *President.* *Secretary*, EUGENE E. PATRIDGE.

Office, No. 1 Old State House.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$32,000 00	$33,050 00
Eastern Railroad bonds	11,000 00	9,075 00
Cambridge city bonds	10,000 00	10,250 00
Columbian National Bank stock	5,000 00	7,212 50
Merchants' National Bank stock	15,000 00	20,700 00
State National Bank stock	10,000 00	11,675 00
National Hide and Leather Bank stock	2,900 00	3,226 25
Shoe and Leather National Bank stock	1,000 00	1,130 00
Eleventh Ward National Bank stock	14,666 67	5,499 33
	$101,566 67	$101,818 08

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
East Boston Savings Bank books	$2,443 66	$3,849 36
Mortgage note and deed	2,500 00	
East Boston Savings Bank book	96 21	94 32
	$5,039 87	$3,943 68

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$48,658 09	
Loans on mortgage of real estate (first liens*),	116,280 00	
Interest due or accrued thereon	4,582 18	
Stocks, bonds, etc., as per schedule	101,818 08	
Loans on collateral security, as per schedule	3,943 68	
Cash in the office of the company	1,521 14	
Cash deposited in various banks	31,155 82	
Interest due and accrued	421 30	
Premiums in course of collection (gross)	3,684 32	
Bills receivable	3,431 93	
Premiums more than 3 months due, $287 69		
Gross Assets		$315,496 54

Liabilities.

Losses claimed and reported	$794 70	
Unearned premiums on outstanding risks	44,805 46	
Dividends to stockholders unpaid	50 00	
Due and accrued for rent, salaries, etc.	475 00	
Commissions and brokerage	406 36	
Return premiums	25 85	
Gross Liabilities, except Capital		46,557 37
Surplus as regards policy-holders		$268,939 17
Paid-up Capital		200,000 00
Surplus over Capital		$68,939 17

Income.

Cash received for fire premiums	$43,381 66	
Deduct re-insurance and return premiums	4,006 30	
Net cash received for fire premiums		$39,375 36
Interest received on bonds and mortgages		8,944 19
Interest and dividends received from all other sources		6,302 48
Income from rents		293 66
Gross Cash Income		$54,915 69

Expenditures.

Cash paid for fire losses	$23,613 97	
Deduct salvage and re-insurance	664 01	
Net cash paid for fire losses		$22,949 96
Cash dividends paid		19,950 00
Cash paid for commissions and brokerage		3,984 56
for salaries of officers and employés		10,716 57
for state and local taxes		2,923 52
for incidental expenses		3,866 43
Gross Cash Expenditures		$61,391 04

* Total value of property mortgaged $284,200 00
Amount of insurance held as collateral 68,443 00

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$14,818,804 00	$180,266 57
Fire risks written during 1879	13,858,195 00	144,006 69
Total	$28,676,999 00	$324,273 26
Deduct risks expired and terminated	13,837,813 00	145,317 95
In force at end of year	$14,839,186 00	$178,955 31
Deduct amount re-insured	158,009 00	2,082 60
Net amount in force	$14,681,177 00	$176,872 71

Miscellaneous.

Premiums received from organization of company	$1,000,295 75
Losses paid from organization of company	426,560 44
Cash dividends declared from organization of company	110,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	96,583 32
Company's stock owned by directors	117,800 00

REVERE FIRE INSURANCE COMPANY, BOSTON.

[Incorporated May 3, 1875. Commenced business May 6, 1875.]

Paid-up Capital, $200,000.

Joseph H. Wellman, *President.* *Secretary*, John W. Belches.

Office, No. 48 Congress Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
100 shares Old Colony Railroad	$10,000 00	$10,900 00
30 " Norwich and Worcester Railroad	3,000 00	3,840 00
Cheshire Railroad bonds	15,000 00	15,487 50
34 shares Metropolitan National Bank	3,400 00	3,672 00
25 " Merchandise National Bank	2,500 00	2,500 00
50 " Boston National Bank	5,000 00	5,387 50
15 " Eagle National Bank	1,500 00	1,680 00
30 " Second National Bank	3,000 00	4,350 00
50 " Third National Bank	5,000 00	5,150 00
50 " Boylston National Bank	5,000 00	5,512 50
20 " Mount Vernon National Bank	2,000 00	1,925 00
38 " Everett National Bank	3,800 00	4,151 50
50 " Tremont National Bank	5,000 00	5,900 00
78 " Atlantic National Bank	7,800 00	10,939 50
19 " Mechanics' National Bank	1,900 00	2,185 00

100 shares National Bank of the Republic	$10,000 00	$12,500 00
63 " National Bank of Redemption	6,300 00	8,505 75
United States bonds	40,000 00	42,600 00
20 shares E. & T. Fairbanks & Co.	10,000 00	11,000 00
South Boston Gas-Light Company notes	10,000 00	10,000 00
	$150,200 00	$168,186 25

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
5 shares Dorchester Gas-Light Company	$380 00	$300 00
Boston city bonds	1,160 00	1,000 00
15 shares Revere Copper Company	18,000 00	15,000 00
Chicago and Eastern Illinois Railroad bonds	7,600 00	6,000 00
	$27,140 00	$22,300 00

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$10,000 00	
Loans on mortgage of real estate (first liens*),	53,000 00	
Interest due or accrued thereon	1,566 11	
Stocks, bonds, etc., as per schedule	168,186 25	
Loans on collateral security, as per schedule	22,300 00	
Cash in the office of the company	332 42	
Cash deposited in Everett National Bank	11,682 09	
Interest due and accrued	865 89	
Premiums in course of collection (gross)	17,696 12	
Rents due and accrued	61 66	
Gross Assets		$285,690 54

Liabilities.

Losses adjusted, unpaid	$2,672 60	
Losses claimed and reported	9,100 00	
Unearned premiums on outstanding risks	60,621 16	
Commissions and brokerage	2,653 66	
Miscellaneous	1,000 00	
Gross Liabilities, except Capital		76,047 42
Surplus as regards policy-holders		$209,643 12
Paid-up Capital		200,000 00
Surplus over Capital		$9,643 12

Income.

Cash received for fire premiums	$105,177 75	
Deduct re-insurance and return premiums	14,273 10	
Net cash received for fire premiums		$90,904 65

* Value of lands mortgaged $28,200 00
Value of buildings thereon 70,800 00
Amount of insurance held as collateral 50,500 00

Interest received on bonds and mortgages	$2,910 00
Interest and dividends received from all other sources	8,555 93
Income from rents	113 33
Gross Cash Income	$102,483 91

Expenditures.

Cash paid for fire losses	$66,808 14	
Deduct salvage and re-insurance	2,738 43	
Net cash paid for fire losses		$64,069 71
Cash paid for commissions and brokerage		19,275 52
for salaries of officers and employés		11,208 33
for state and local taxes		3,765 04
for rent and incidentals		9,357 07
Gross Cash Expenditures		$107,675 67

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$9,286,822 00	$111,115 31
Fire risks written during 1879	10,396,931 00	111,355 70
Total	$19,683,753 00	$222,471 01
Deduct risks expired and terminated	9,303,906 00	95,429 25
In force at end of year	$10,379,847 00	$127,041 76
Deduct amount re-insured	303,998 00	3,605 56
Net amount in force	$10,075,849 00	$123,436 20

Miscellaneous.

Premiums received from organization of company	$427,447 41
Losses paid from organization of company	162,947 26
Cash dividends declared from organization of company	10,000 00
Fire losses incurred during the year	69,318 10
Company's stock owned by directors	32,000 00

SALEM MARINE INSURANCE COMPANY, SALEM.

[Incorporated Feb. 6, 1856. Commenced business Feb. 7, 1857.]

Paid-up Capital, $100,000.

William Northey, *President.* *Secretary*, Frederick P. Richardson.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$50,000 00	$51,937 50
Burlington and Missouri River R.R. bonds	6,000 00	6,480 00
Cedar Rapids and Missouri River R.R. bonds,	5,000 00	5,675 00

Vt. Central and Vt. and Canada R.R. bonds	$5,000 00	$1,750 00
Cleveland city bonds	10,000 00	11,525 00
Providence city bonds	5,000 00	5,400 00
Cambridge city bonds	10,000 00	11,300 00
Louisville city bonds	5,000 00	5,250 00
30 shares Mercantile National Bank, Salem	3,000 00	3,330 00
81 " Merchants' National Bank, Salem	4,050 00	4,860 00
73 " Exchange National Bank, Salem	7,300 00	8,103 00
98 " First National Bank, Salem	9,800 00	10,878 00
100 " Naumkeag National Bank, Salem	10,000 00	14,400 00
93 " North National Bank, Boston	9,300 00	11,718 00
100 " Second National Bank, Boston	10,000 00	14,500 00
100 " Webster National Bank, Boston	10,000 00	10,500 00
75 " Bank of Commerce, Boston	7,500 00	8,850 00
51 " Atlantic National Bank, Boston	5,100 00	7,152 75
30 " Merchants' National Bank, Boston,	3,000 00	4,140 00
16 " Shawmut National Bank, Boston	1,600 00	1,776 00
21 " Boston National Bank, Boston	2,100 00	2,268 00
	$178,750 00	$201,793 25

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
100 shares Insurance Co. of North America	$3,450 00	$1,500 00
Cleveland city bond	1,000 00	1,000 00
Louisville city bonds	2,100 00	1,500 00
	$6,550 00	$4,000 00

Summary of Assets Dec. 31, 1879.

Stocks and bonds, as per schedule	$201,793 25	
Loans on collateral security, as per schedule	4,000 00	
Cash in the office of the company	1,223 25	
Cash deposited in Merchants' National Bank	17,884 32	
Interest due and accrued	2,005 68	
Premiums in course of collection (gross)	4,162 90	
Notes taken for marine and inland risks	26,846 80	
Gross Assets		$257,916 20

Liabilities.

Losses claimed and reported	$10,000 00	
Less re-insurance	4,000 00	
Net amount of unpaid losses	$6,000 00	
Unearned premiums on outstanding risks	26,846 80	
Dividends to stockholders unpaid	210 00	
Due and accrued for rent, salaries, etc.	747 95	
Commissions and brokerage	504 31	
Gross Liabilities, except Capital		34,309 06
Surplus as regards policy-holders		$223,607 14
Paid-up Capital		100,000 00
Surplus over Capital		$123,607 14

Income.

Cash received for marine and inland prems.	$46,152 93	
Deduct re-insurance and return premiums	3,234 28	
Net cash received for marine and inland prems.		$42,918 65
Interest and dividends received from all sources		10,687 05
Gross Cash Income		$53,605 70

Expenditures.

Cash paid for marine and inland losses	$37,452 94	
Deduct salvage and re-insurance	1,526 03	
Net cash paid for marine and inland losses		$35,926 91
Cash dividends paid		9,985 00
Cash paid for commissions and brokerage		1,962 62
for salaries of officers and employés		3,112 00
for state and local taxes		345 01
for incidental expenses		1,297 49
Gross Cash Expenditures		$52,629 03

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1878	$691,069 00	$30,706 46
Marine risks written during 1879	2,237,719 00	42,792 53
Total	$2,928,788 00	$73,498 99
Deduct risks expired and terminated	2,043,477 00	46,652 19
In force at end of year	$885,311 00	$26,846 80
Deduct amount re-insured	10,738 00	510 16
Net amount in force	$874,573 00	$26,336 64

Miscellaneous.

Premiums received from organization of company	$1,072,326 35
Losses paid from organization of company	821,748 06
Cash dividends declared from organization of company	224,000 00
Dividends declared during the year (10 per cent)	10,000 00
Marine and inland losses incurred during the year	35,926 91
Company's stock owned by directors	12,200 00

SHAWMUT INSURANCE COMPANY, BOSTON.*

[Incorporated July 29, 1875. Commenced business Sept. 23, 1875.]

PAID-UP CAPITAL, $500,000.

WILLIAM S. DENNY, *President.* *Secretary*, JAMES BRUERTON.

Office, No. 4 Post-Office Square.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Massachusetts state bonds	$100,000 00	$110,125 00
Boston city bonds	100,000 00	109,500 00
United States bonds	110,000 00	114,737 50
Newton city bonds	50,000 00	57,250 00
Danvers city bonds	50,000 00	52,250 00
Fall River city bonds	25,000 00	25,750 00
Lynn city bonds	10,000 00	10,500 00
100 shares Manufacturers' National Bank	10,000 00	9,900 00
50 " Continental National Bank	5,000 00	5,250 00
50 " Merchandise National Bank	5,000 00	4,925 00
12 " Chelsea National Bank	1,200 00	1,212 00
	$466,200 00	$501,399 50

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$14,250 00	
Loans on mortgage of real estate (first liens †),	38,000 00	
Interest due or accrued thereon	889 18	
Stocks and bonds, as per schedule	501,399 50	
Cash in the office of the company	3,083 28	
Cash deposited in Nat'l B'k of Commonwealth,	8,942 23	
Interest due and accrued	2,020 67	
Premiums in course of collection (gross)	24,691 61	
Rents due and accrued	177 00	
Gross Assets		$593,453 47

LIABILITIES.

Losses adjusted, unpaid	$8,847 14
Losses claimed and reported	14,154 22
Unearned premiums on outstanding risks	64,752 52
Due and accrued for rent, salaries, etc.	200 00

* Re-insured all risks in Metropole Insurance Company since Jan. 1, 1880.

† Value of lands mortgaged $35,100 00
Value of buildings thereon 38,900 00
Amount of insurance held as collateral 33,400 00

Commissions and brokerage	$3,703 74	
Gross Liabilities, except Capital		$91,657 62
Surplus as regards policy-holders		$501,795 85
Paid-up Capital		500,000 00
Surplus over Capital		$1,795 85

Income.

Cash received for fire premiums	$199,779 58	
Deduct re-insurance and return premiums	28,836 17	
Net cash received for fire premiums		$170,943 41
Interest received on bonds and mortgages		2,599 44
Interest and dividends received from all other sources		24,516 97
Income from rents		756 49
Gross Cash Income		$198,816 31

Expenditures.

Cash paid for fire losses	$173,380 86
Cash dividends paid	15,000 00
Cash paid for commissions and brokerage	32,906 18
for salaries of officers and employés	18,564 85
for state and local taxes	9,130 97
for incidental expenses	12,888 48
Gross Cash Expenditures	$261,871 34

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$17,022,887 00	$189,146 18
Fire risks written during 1879	15,636,292 00	199,779 58
Total	$32,659,179 00	$388,925 76
Deduct risks expired and terminated	22,169,089 00	250,577 65
In force at end of year	$10,490,090 00	$138,348 11
Deduct amount re-insured	128,580 00	1,844 55
Net amount in force *	$10,361,510 00	$136,503 56

Miscellaneous.

Premiums received from organization of company	$970,824 06
Losses paid from organization of company	518,398 63
Cash dividends declared from organization of company	15,000 00
Dividends declared during the year (3 per cent)	15,000 00
Fire losses incurred during the year	169,637 83
Company's stock owned by directors	196,000 00

* Re-insured in Metropole Insurance Company.

SHOE AND LEATHER INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 26, 1872. Commenced business Jan. 1, 1873.]

PAID-UP CAPITAL, $300,000.

JOHN C. ABBOTT, *President.* *Secretary*, HENRY B. WHITE.

Office, No. 16 Congress Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
253 shares Shawmut National Bank	$25,300 00	$28,083 00
50 " Merchandise National Bank	5,000 00	4,950 00
200 " Hamilton National Bank	20,000 00	23,200 00
100 " Second National Bank	10,000 00	14,500 00
31 " Atlantic National Bank	3,100 00	4,347 75
117 " Tremont National Bank	11,700 00	13,806 00
47 " Atlas National Bank	4,700 00	5,563 62
62 " Merchants' National Bank	6,200 00	8,556 00
250 " National Bank of the Republic	25,000 00	30,500 00
54 " National Bank of Redemption	5,400 00	7,276 50
Boston and Albany Railroad bonds	25,000 00	31,229 17
Boston and Lowell Railroad bonds	10,000 00	10,900 00
Eastern Railroad bonds	21,000 00	17,640 34
United States bonds	200,000 00	209,450 00
Cambridge city bonds	40,000 00	41,350 00
Providence city bonds	25,000 00	27,000 00
Somerville city bonds	21,500 00	23,220 00
Woburn town bonds	30,000 00	31,200 00
Beverly town bonds	5,000 00	5,186 11
	$493,900 00	$537,958 49

SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens*),	$40,000 00	
Interest due or accrued thereon	1,050 83	
Stocks, bonds, etc., as per schedule	537,958 49	
Cash in the office of the company	10,177 07	
Cash deposited in various banks	50,205 49	
Premiums in course of collection (gross)	47,056 76	
Notes taken for marine and inland risks	65,879 66	
Gross Assets		$752,328 30

LIABILITIES.

Losses claimed and reported	$42,485 79
Losses disputed or resisted	5,000 00

* Value of lands mortgaged $40,000 00
Value of buildings thereon 50,000 00
Amount of insurance held as collateral 43,000 00

Unearned premiums on outstanding risks	$182,340 09	
Commissions and brokerage	1,327 22	
Gross Liabilities, except Capital and Scrip,		$231,153 10
Surplus as regards policy-holders		$521,175 20
Paid-up Capital		300,000 00
Surplus over Capital		$221,175 20

Income.

Cash received for fire premiums	$141,073 66	
Deduct re-insurance and return premiums	2,364 98	
Net cash received for fire premiums		$138,708 68
Cash rec'd for marine and inland premiums	$118,150 21	
Deduct re-insurance and return premiums	10,305 42	
Net cash rec'd for marine and inland prems.		107,844 79
Unpaid premium notes rec'd during the year	$65,879 66	
Interest received on bonds and mortgages		2,550 00
Interest and dividends received from all other sources		25,888 63
Gross Cash Income		$274,992 10

Expenditures.

Cash paid for fire losses	$57,829 84	
Deduct salvage and re-insurance	238 50	
Net cash paid for fire losses		$57,591 34
Cash paid for marine and inland losses	$80,727 37	
Deduct salvage and re-insurance	2,002 02	
Net cash paid for marine and inland losses		78,725 35
Cash dividends paid		30,000 00
Cash paid for commissions and brokerage		29,620 27
for salaries of officers and employés		14,680 00
for state and local taxes		4,642 86
for rent and incidentals		14,120 17
Gross Cash Expenditures		$229,379 99

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$15,571,799 00	$194,332 47
Fire risks written during 1879	16,635,729 00	160,002 73
Total	$32,207,528 00	$354,335 20
Deduct risks expired and terminated	14,439,893 00	144,841 02
In force at end of year	$17,767,635 00	$209,494 18
Deduct amount re-insured	38,650 00	636 81
Net amount in force	$17,728,985 00	$208,857 37

Marine risks outstanding Dec. 31, 1878 .	$1,649,272 00	$73,511 70
Marine risks written 1879 . . .	15,666,369 00	144,904 57
Total	$17,315,641 00	$218,416 27
Deduct risks expired and terminated .	13,286,623 00	144,126 68
In force at end of year	$4,029,018 00	$74,289 59
Deduct amount re-insured . . .	2,500 00	125 00
Net amount in force . . .	$4,026,518 00	$74,164 59

Miscellaneous.

Premiums received from organization of company .	$1,681,723 30
Losses paid from organization of company	714,452 98
Cash dividends declared from organization of company .	180,000 00
Dividends declared during the year (10 per cent) . . .	30,000 00
Fire losses incurred during the year	81,085 09
Marine and inland losses incurred during the year . .	85,712 37
Company's stock owned by directors	55,400 00

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY, SPRINGFIELD.

[Incorporated 1849. Commenced business 1851.]

Paid-up Capital, $750,000.

Dwight R. Smith, *President.* *Secretary*, Sanford J. Hall.

Detailed Statement of Stocks, Bonds, Etc.

		Par value.	Market value.
500	shares Boston and Albany Railroad .	$50,000 00	$69,000 00
500	" Boston and Providence Railroad .	50,000 00	63,000 00
500	" Connecticut River Railroad . .	50,000 00	69,000 00
45	" Worcester and Nashua Railroad .	4,500 00	2,475 00
1,000	" N. Y., N. H., and Hartford R.R.	100,000 00	155,000 00
500	" N. Y. Central and H. R. R.R. .	50,000 00	65,000 00
1,000	" New York and Harlem Railroad .	50,000 00	80,000 00
1,000	" Phila., Wil., and Balt. Railroad,	50,000 00	67,000 00
200	" Old Colony Railroad . . .	20,000 00	21,400 00
100	" Agawam Nat'l Bank, Springfield,	10,000 00	11,500 00
84	" John Hancock Nat'l B'k, Sp'gfield,	8,400 00	9,240 00
104	" Chicopee Nat'l Bank, Springfield,	10,400 00	14,560 00
100	" Pynchon Nat'l Bank, Springfield,	10,000 00	16,000 00
28	" Second Nat'l Bank, Springfield .	2,800 00	4,480 00
200	" Third Nat'l Bank, Springfield .	20,000 00	32,000 00
75	" Ware National Bank, Ware .	7,500 00	8,625 00
34	" First Nat'l Bank, Northampton .	3,400 00	4,080 00

67 shares	Northampton National Bank	$6,700 00	$6,968 00
10 "	Monson National Bank, Monson	1,000 00	1,250 00
100 "	Merchants' Nat'l Bank, Boston	10,000 00	13,800 00
100 "	Atlas National Bank, Boston	10,000 00	11,800 00
100 "	Howard National Bank, Boston	10,000 00	11,300 00
100 "	Webster National Bank, Boston	10,000 00	10,500 00
150 "	Boylston National Bank, Boston	15,000 00	16,500 00
100 "	Eliot National Bank, Boston	10,000 00	10,800 00
75 "	Nat'l Bank of Commerce, Boston	7,500 00	8,850 00
50 "	Nat'l Bank of Commerce, N.Y.	5,000 00	6,500 00
United States 6 per cent currency reg. bonds,		100,000 00	122,000 00
Rome, Watertown, and Ogdensb'g R.R. bonds,		1,700 00	1,700 00
Morris and Essex Railroad bonds		8,000 00	10,000 00
New York and Harlem Railroad bonds		10,000 00	12,500 00
Boston and Albany Railroad bonds		100,000 00	122,000 00
Kansas City, St. Joseph's, and Council Bluffs Railroad bonds		25,000 00	26,500 00
		$826,900 00	$1,085,328 00

Securities held as collateral for cash loans:—

		Market value.	Loaned thereon.
20 shares	Agawam National Bank, Springfield,	$2,300 00	$2,275 00
20 "	Second National Bank, Springfield	3,200 00	1,500 00
8 "	Chicopee Nat'l Bank, Springfield	1,120 00	1,140 00
10 "	Third National Bank, Springfield	1,600 00	900 00
75 "	Massasoit Paper Manufacturing Co.	7,500 00	3,000 00
10 "	Agawam National Bank	1,150 00	1,000 00
5 "	Connecticut River Railroad	690 00	500 00
25 "	Quassaick National Bank	625 00	400 00
		$18,185 00	$10,715 00

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$171,400 00	
Loans on mortgage of real estate (first liens*),	350,434 72	
Interest due or accrued thereon	10,571 79	
Stocks and bonds, as per schedule	1,085,328 00	
Loans on collateral security, as per schedule	10,715 00	
Cash in the office of the company	14,165 98	
Cash deposited in various banks	99,251 23	
Interest due and accrued	15,172 95	
Premiums in course of collection (gross)	99,500 00	
Rents due and accrued	1,937 67	
Gross Assets		$1,858,477 34

* Value of lands mortgaged $206,500 00
Value of buildings thereon 465,500 00
Amount of insurance held as collateral 326,200 00

Liabilities.

Losses adjusted, unpaid	$14,217 75	
claimed and reported	50,211 75	
disputed or resisted	12,498 95	
Total amount of losses	$76,928 45	
Less re-insurance	1,682 50	
Net amount of unpaid losses	$75,245 95	
Unearned premiums on outstanding risks	573,972 05	
Commissions and brokerage	14,925 00	
Gross Liabilities, except Capital		$664,143 00
Surplus as regards policy-holders		$1,194,334 34
Paid-up Capital		750,000 00
Surplus over Capital		$444,334 34

Income.

Cash received for fire premiums	$879,739 74	
Deduct re-insurance and return premiums	89,479 02	
Net cash received for fire premiums		$790,260 72
Interest received on bonds and mortgages		22,195 29
Interest and dividends received from all other sources		62,436 35
Income from rents		6,323 20
Gross Cash Income		$881,215 56

Expenditures.

Cash paid for fire losses	$528,818 45	
Deduct salvage and re-insurance	32,662 75	
Net cash paid for fire losses		$496,155 70
Cash dividends paid		75,000 00
Cash paid for commissions and brokerage		122,321 75
for salaries of officers and employés		40,003 08
for state and local taxes		28,690 39
for incidental expenses		73,203 92
Gross Cash Expenditures		$835,374 84

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$89,726,163 00	$1,076,023 63
Fire risks written during 1879	77,434,708 00	879,739 74
Total	$167,160,871 00	$1,955,763 37
Deduct risks expired and terminated	71,365,208 00	809,798 20
In force at end of year	$95,795,663 00	$1,145,965 17

MISCELLANEOUS.

Premiums received from organization of company	$11,161,414 47
Losses paid from organization of company	7,423,421 65
Cash dividends declared from organization of company	1,317,042 00
Dividends declared during the year (10 per cent)	75,000 00
Fire losses incurred during the year	502,015 61
Company's stock owned by directors	119,000 00

TRADERS' AND MECHANICS' INSURANCE COMPANY, LOWELL.

[Incorporated June, 1848. Commenced business June, 1848.]

PAID-UP CAPITAL, $100,000.

LEVI SPRAGUE, *President.* *Secretary*, EDWARD M. TUCKE.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Boston and Lowell Railroad bonds	$10,000 00	$11,500 00
Lowell and Lawrence Railroad bonds	6,000 00	6,300 00
Cook county bonds	2,500 00	2,650 00
10 shares Boston and Lowell Railroad	5,000 00	4,500 00
10 " Stony Brook Railroad	1,000 00	1,050 00
2 " Merrimack Manufacturing Company,	2,000 00	3,000 00
7 " Massachusetts Cotton Mills	7,000 00	8,050 00
5 " Lowell Manufacturing Company	3,450 00	4,150 00
20 " Bates Manufacturing Company	2,000 00	2,850 00
20 " Hill Manufacturing Company	2,000 00	2,000 00
4 " Hamilton Manufacturing Company	4,000 00	4,200 00
2 " Appleton Manufacturing Company	2,000 00	1,950 00
34 " Prescott National Bank	3,400 00	4,420 00
10 " Atlas National Bank	1,000 00	1,180 00
10 " Tremont National Bank	1,000 00	1,180 00
10 " Merchants' National Bank	1,000 00	1,380 00
	$53,350 00	$60,360 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
4 shares Connecticut Fire Insurance Co.	$460 00	$400 00
50 " Nashua and Lowell Railroad	5,500 00	5,000 00
Lowell city bonds, Boston and Lowell Railroad bonds, Lowell and Lawrence Railroad bonds	13,300 00	10,000 00
	$19,260 00	$15,400 00

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$14,500 00
Loans on mortgage of real estate (first liens)	79,350 00

Stocks, bonds, etc., as per schedule	$60,360 00	
Loans on collateral security, as per schedule	15,400 00	
Cash in the office of the company and in bank,	8,449 25	
Interest due and accrued	1,835 70	
Premiums in course of collection (net)	193 65	
Personal loan	500 00	
Gross Assets		$180,588 60

Liabilities.

Losses adjusted, unpaid	$2,500 00	
Unearned premiums on outstanding risks	22,177 54	
Gross Liabilities, except Capital		24,677 54
Surplus as regards policy-holders		$155,911 06
Paid-up Capital		100,000 00
Surplus over Capital		$55,911 06

Income.

Cash received for fire premiums	$25,355 53	
Deduct re-insurance and return premiums	818 24	
Net cash received for fire premiums		$24,537 29
Interest and dividends received from all sources		8,641 77
Income from rents		564 71
Gross Cash Income		$33,743 77

Expenditures.

Cash paid for fire losses	$20,850 41
Cash dividends paid	8,000 00
Cash paid for commissions and brokerage	3,553 23
for salaries of officers and employés	2,750 80
for state and local taxes	1,436 17
Gross Cash Expenditures	$36,590 61

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$3,316,452 00	$47,981 74
Fire risks written during 1879	2,356,772 00	24,887 72
Total	$5,673,224 00	$72,869 46
Deduct risks expired and terminated	2,359,905 00	28,514 37
In force at end of year	$3,313,319 00	$44,355 09

Miscellaneous.

Premiums received from organization of company	$457,994 78
Losses paid from organization of company	277,396 96
Cash dividends declared from organization of company	161,500 00
Dividends declared during the year (8 per cent)	8,000 00
Fire losses incurred during the year	19,764 66
Company's stock owned by directors	5,300 00

WASHINGTON FIRE AND MARINE INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 31, 1872. Commenced business Jan. 1, 1873.]

PAID-UP CAPITAL, $400,000.

ISAAC SWEETSER, *President.* *Secretary*, BENJAMIN SWEETSER.

Office, No. 38 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
567 shares	Columbian National Bank	$56,700 00	$81,789 75
25 "	Continental National Bank	2,500 00	2,625 00
100 "	Hamilton National Bank	10,000 00	11,600 00
150 "	Merchants' National Bank	15,000 00	20,700 00
50 "	Merchandise National Bank	5,000 00	4,950 00
75 "	National Bank of Commerce	7,500 00	8,850 00
120 "	National City Bank	12,000 00	14,070 00
109 "	National Eagle Bank	10,900 00	12,208 00
31 "	National Hide and Leather Bank	3,100 00	3,448 75
100 "	National Revere Bank	10,000 00	11,500 00
74 "	State National Bank	7,400 00	8,639 50
18 "	Suffolk National Bank	1,800 00	2,070 00
15 "	Washington National Bank	1,500 00	1,935 00
40 "	Norwich and Worcester Railroad	4,000 00	5,280 00
10 "	Boston Gas-Light Company	5,000 00	6,950 00
United States bonds		110,000 00	116,562 50
Boston city bonds		110,000 00	127,600 00
Old Colony Railroad bonds		20,000 00	23,400 00
Eastern Railroad bonds		61,500 00	50,737 50
Chicago, Burl., and Quincy Railroad bonds		20,000 00	23,600 00
Union Pacific Railroad bonds		20,000 00	21,700 00
Cedar Rapids and Missouri River R.R. bonds		5,000 00	5,675 00
		$498,900 00	$565,891 00

Securities held as collateral for cash loans: —

		Market value.	Loaned thereon.
320 shares	Indian Orchard Mills	$33,600 00	$25,000 00
10 "	Commercial Wharf Company	25,000 00	10,000 00
Union Pacific Railroad bonds		3,345 00	2,000 00
		$61,945 00	$37,000 00

SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens*)	$62,500 00
Interest due or accrued thereon	1,246 00

* Value of lands mortgaged $53,600 00
Value of buildings thereon 95,500 00
Amount of insurance held as collateral 68,000 00

Stocks, bonds, etc., as per schedule	$565,891 00	
Loans on collateral security, as per schedule	37,000 00	
Cash in the office of the company	4,604 69	
Cash deposited in Columbian National Bank	79,263 53	
Interest due and accrued	2,159 50	
Premiums in course of collection (gross)	12,134 13	
Notes taken for marine and inland risks	80,961 94	
Gross Assets		$845,760 79

LIABILITIES.

Losses claimed and reported	$35,863 00	
Unearned premiums on outstanding risks	132,337 72	
Commissions and brokerage	2,735 86	
Re-insurance	1,131 00	
Gross Liabilities, except Capital		172,067 58
Surplus as regards policy-holders		$673,693 21
Paid-up Capital		400,000 00
Surplus over Capital		$273,693 21

INCOME.

Cash received for fire premiums	$100,081,50	
Deduct re-insurance and return premiums	8,182 97	
Net cash received for fire premiums		$91,898 53
Cash rec'd for marine and inland premiums	$124,234 37	
Deduct re-insurance and return premiums	18,112 74	
Net cash rec'd for marine and inland prems.		106,121 63
Unpaid premium notes rec'd during the year	$63,199 20	
Interest received on bonds and mortgages		4,230 49
Interest and dividends received from all other sources		30,440 18
Income from profit and loss account		74 02
Gross Cash Income		$232,764 85

EXPENDITURES.

Cash paid for fire losses	$49,238 01	
Deduct salvage and re-insurance	1,937 48	
Net cash paid for fire losses		$47,300 53
Cash paid for marine and inland losses	$54,812 66	
Deduct salvage and re-insurance	566 23	
Net cash paid for marine and inland losses		54,246 43
Cash dividends paid		40,000 00
Cash paid for commissions and brokerage		19,982 64
for salaries of officers and employés		16,850 00
for state and local taxes		6,138 55
for incidental expenses		9,814 34
Gross Cash Expenditures		$194,332 49

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$9,106,982 00	$103,984 49
Fire risks written during 1879	12,409,720 00	105,115 69
Total	$21,516,702 00	$209,100 18
Deduct risks expired and terminated	10,609,030 00	90,644 10
In force at end of year	$10,907,672 00	$118,456 08
Deduct amount re-insured	87,084 00	938 69
Net amount in force	$10,820,588 00	$117,517 39
Marine risks outstanding Dec. 31, 1878	$2,890,192 00	$71,101 22
Marine risks written during 1879	7,389,669 00	105,189 64
Total	$10,279,861 00	$176,290 86
Deduct risks expired and terminated	6,972,361 00	99,026 68
In force at end of year	$3,307,500 00	$77,264 18
Deduct amount re-insured	90,572 00	2,086 99
Net amount in force	$3,216,928 00	$75,177 19

Miscellaneous.

Premiums received from organization of company	$1,928,537 63
Losses paid from organization of company	1,034,153 41
Cash dividends declared from organization of company	200,000 00
Dividends declared during the year (10 per cent)	40,000 00
Fire losses incurred during the year	59,481 53
Marine and inland losses incurred during the year	51,688 43
Company's stock owned by directors	62,700 00

AGGREGATE.

Capital Stock.	
Whole amount of outstanding capital actually paid up in cash	$7,300,000 00
Assets.	
Gross present Assets	$13,490,987 00
Liabilities.	
Gross present Liabilities	$3,454,537 00
Income.	
Cash actually received for fire premiums	$2,597,475 00
actually received for marine premiums	1,250,635 00
for interest and dividends from all sources	567,856 00
from all other sources	23,700 00
Gross Cash Income	$4,439,666 00
Expenditures.	
Cash actually paid during the year for fire losses	$1,937,133 00
actually paid during the year for marine losses	875,617 00
for dividends to stockholders	522,907 00
for brokerage and commissions on premiums	486,824 00
for salaries and pay of officers and employés	322,052 00
for state and local taxes	134,630 00
for office, agency, and incidental expenses	359,375 00
Gross Cash Expenditures	$4,638,538 00
Miscellaneous.	
Whole amount of fire risks written during the year	$319,462,287 00
premiums charged or receivable thereon	3,235,947 00
marine risks written during the year	110,901,258 00
premiums charged or receivable thereon	1,464,661 00
fire risks terminated during the year	298,143,702 00
marine risks terminated during the year	103,401,295 00
fire risks outstanding at end of year	353,967,377 00
marine risks outstanding at end of year	28,791,987 00
unpaid premium notes received during the year,	273,928 00
cash dividends declared during the year	523,750 00
fire losses incurred during the year	2,103,029 00
marine losses incurred during the year	917,174 00

FIRE, MARINE, AND FIRE-MARINE

INSURANCE COMPANIES

OF OTHER STATES.

Detailed Statements of Assets and Liabilities, with Abstract of Annual Statements, for the Year ending Dec. 31, 1879.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

ÆTNA INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated June, 1819. Commenced business Aug. 19, 1819.]

PAID-UP CAPITAL, $3,000,000.

LUCIUS J. HENDEE, *President.* *Secretary*, JOTHAM GOODNOW.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$372,000 00	$403,625 00
Alabama state bonds	10,000 00	5,000 00
Canada Dominion stock	5,070 69	5,070 69
Connecticut state bonds	74,500 00	79,715 00
New Hampshire state bonds	50,000 00	54,000 00
Rhode Island state bonds	91,000 00	98,280 00
South Carolina state bonds (consolidated)	14,605 00	12,414 25
Tennessee state bonds	31,000 00	9,610 00
Hartford county bonds	50,000 00	50,000 00
Hudson county (N.J) bonds	25,000 00	25,000 00
Barkhamsted (Conn.) town bonds	15,000 00	15,450 00
Hartford (Conn.) town bonds	56,000 00	58,800 00
Norwich (Conn.) town bonds	100,000 00	115,000 00
Norfolk (Conn.) town bonds	26,000 00	26,780 00
Danbury (Conn.) town bonds	35,000 00	35,350 00
Pawtucket (R.I.) town bonds	100,000 00	115,000 00
Windsor Locks (Conn.) town bonds	24,000 00	25,200 00
Middletown (Conn) town bonds	60,000 00	64,200 00
Bloomington (Ill.) city bonds	20,000 00	21,400 00
Boston (Mass.) city bonds	50,000 00	56,000 00
Brooklyn (N.Y.) city bonds	25,000 00	27,000 00
Buffalo (N.Y.) city bonds	50,000 00	54,000 00
Cleveland (O.) city bonds	27,000 00	27,540 00
Cleveland (O.) city bonds	80,000 00	84,800 00
Cincinnati (O.) city water bonds	50,000 00	54,000 00
Chicago (Ill.) city bonds	50,000 00	55,000 00
Detroit (Mich.) city bonds	50,000 00	55,000 00

Hartford (Conn.) city bonds	$124,000 00	$131,440 00
Indianapolis (Ind.) city bonds	50,000 00	54,000 00
Ironton (O.) city bonds	10,000 00	10,400 00
Jersey City (N.J.) city bonds	46,000 00	45,080 00
Lockport (N.Y.) city bonds	25,000 00	27,500 00
Montreal (Can.) corporation stock	13,000 00	13,390 00
Montreal (Can.) corporation bonds	10,000 00	10,300 00
Newark (N.J.) city bonds	50,000 00	55,000 00
New Brunswick (N.J.) city bonds	32,000 00	32,000 00
New York city stock	21,000 00	22,680 00
Rahway (N.J.) city stock	45,000 00	15,750 00
Titusville (Penn.) city school and water bonds,	15,000 00	15,750 00
Toledo (O.) city special bonds	13,000 00	14,040 00
Toledo (O.) city water bonds	5,000 00	5,500 00
Brooklyn (N.Y.) city bonds	25,000 00	25,000 00
Rochester (N.Y.) city bonds	25,000 00	27,500 00
Oswego (N.Y.) city bonds	25,000 00	27,000 00
East School District bonds, Vernon, Conn.	6,500 00	6,500 00
West School District bonds, Vernon, Conn.	2,000 00	2,000 00
School District, Town Woodbridge, N.J.	20,000 00	20,000 00
Atlantic Dock Company bonds	31,000 00	31,930 00
Albany and Susquehanna R.R. bonds	50,000 00	53,500 00
Buffalo and Erie R.R. bonds	15,000 00	17,550 00
Cleve., Col., Cinn., and In'ap's R.R S. F. bonds,	25,000 00	28,750 00
Cleve., Painesville, and Ashtabula R.R. bonds,	100,000 00	102,000 00
Cleve. and Toledo R.R. Gen. S. F. bonds	85,000 00	92,650 00
Chicago, Burl., and Quincy R.R. S. F. bonds	30,000 00	33,300 00
Chicago and North-West. R.R. 1st mort. bonds,	50,000 00	55,000 00
Cincinnati, Ham., and Dayton R.R. bonds	50,000 00	50,000 00
Columbus and Xenia R.R. bonds	50,000 00	52,000 00
Dayton and Western R R. bonds	25,000 00	26,750 00
Harlem R. and P. Chester R.R. 1st mort. bonds,	150,000 00	174,000 00
Housatonic R.R. 1st mort. bonds	50,000 00	53,500 00
Indianapolis and Cincinnati R.R. bonds	25,000 00	25,500 00
Joliet and Chicago R.R. 1st S. F. mort. bonds,	18,000 00	18,900 00
Keokuk and Des Moines R.R. 1st mort. bonds,	40,000 00	37,200 00
Lake Shore R R. bonds	10,000 00	11,700 00
Lake Shore and Mich. S. R.R. reg. S. F. bonds,	12,000 00	12,360 00
Little Miami R.R. bonds	72,000 00	72,000 00
Michigan Central R.R. bonds	50,000 00	58,500 00
Michigan Southern and N. Indiana R.R. bonds,	25,000 00	27,000 00
Morris and Essex R.R. 2d mort. bonds	25,000 00	28,000 00
Morris and Essex R.R. 1st consol. bonds	50,000 00	52,500 00
New York Central R.R. bonds	75,000 00	78,750 00
N. Y. Central and Hudson R. R.R. mort. bonds,	175,000 00	220,500 00
New York and Harlem R.R. 1st mort. bonds	10,000 00	12,500 00
Pittsburg, Ft. Wayne, and Chicago R.R. bonds,	125,000 00	157,350 00
Atlantic Mutual Insurance Company scrip	33,760 00	33,760 00
50 shares Connecticut River Company	5,000 00	1,000 00

500	shares	Albany and Susquehanna R.R. Co.	$50,000 00	$50,500 00
144	"	Central Ohio R R.,Co. . . .	7,200 00	5,760 00
1,000	"	Cleveland and Pittsburg R.R. Co.	50,000 00	53,500 00
150	"	Connecticut River R.R. Co. . .	15,000 00	21,000 00
250	"	Dubuque and Sioux City R.R. Co.	25,000 00	15,000 00
100	"	Joliet and Chicago R.R. Co. .	10,000 00	11,000 00
158	"	Keokuk and Des M. R.R. Co., pref.	15,800 00	5,530 00
1,000	"	Morris and Essex R.R. Co. . .	50,000 00	51,000 00
600	"	N. Y. Cent. and H. Riv. R.R. Co.	60,000 00	78,000 00
1,000	"	N. Y., N. H., and Hart. R.R. Co.	100,000 00	155,000 00
750	"	Pittsb., Ft. W., and Chic. R.R. Co.	75,000 00	83,250 00
500	"	New York and Harlem R.R. Co. .	25,000 00	38,750 00
100	"	Ashuelot R.R. Co. . . .	10,000 00	11,300 00
100	"	New Britain National Bank . .	10,000 00	11,000 00
67	"	First National Bank, Albany .	6,700 00	9,380 00
220	"	Farmers' and Mech. N'l B'k, Phila.	22,000 00	26,400 00
50	"	Merchants' Bank, St. Louis . .	5,000 00	500 00
50	"	Merchants' Nat'l Bank, St. Louis,	5,000 00	4,250 00
200	"	Mechanics' Nat'l Bank, St. Louis,	20,000 00	12,400 00
200	"	Ætna National Bank, Hartford .	20,000 00	23,000 00
200	"	American Nat'l Bank, Hartford .	10,000 00	12,500 00
300	"	Charter Oak Nat'l B'k, Hartford .	30,000 00	38,400 00
200	"	City National Bank, Hartford .	20,000 00	17,000 00
150	"	Conn. Riv. Banking Co., Hartford,	4,500 00	5,100 00
500	"	National Exchange B'k, Hartford,	25,000 00	33,750 00
420	"	Farmers' and Mech. N'l B'k, H'tf'd,	42,000 00	49,560 00
200	"	First National Bank, Hartford .	20,000 00	20,800 00
800	"	Hartford Nat'l Bank, Hartford .	80,000 00	120,000 00
600	"	Phœnix National Bank, Hartford,	60,000 00	90,000 00
250	"	State Bank, Hartford . . .	25,000 00	27,500 00
400	"	American Exch. Nat'l Bank, N.Y.	40,000 00	44,800 00
300	"	Nat'l Butch. and Drov. Bank, N.Y.	7,500 00	8,250 00
100	"	National City Bank, New York .	10,000 00	22,000 00
300	"	National Bank of Commerce, N.Y.	30,000 00	39,000 00
100	"	Hanover National Bank, N.Y. .	10,000 00	12,000 00
300	"	Imp. and Traders' Nat'l B'k, N.Y.	30,000 00	67,500 00
400	"	Bank of the Manhattan Co., N.Y.	20,000 00	29,600 00
100	"	Market National Bank, New York,	10,000 00	13,000 00
667	"	Merchants' National Bank, N.Y. .	33,350 00	41,687 50
160	"	Merchants' Ex. Nat'l Bank, N.Y.	8,000 00	6,400 00
1,200	"	Mechanics' National Bank, N.Y. .	30,000 00	42,000 00
375	"	Metropolitan National Bank, N.Y.	37,500 00	49,500 00
200	"	Nassau Bank, New York . .	20,000 00	17,000 00
267	"	B'k of N. Y. Nat'l Banking Ass'n,	26,700 00	36,846 00
200	"	Bank of North America, N.Y. .	20,000 00	18,000 00
277	"	Phenix National Bank, New York,	5,540 00	5,540 00
400	"	People's Bank, New York . .	10,000 00	11,000 00
150	"	Nat'l Bank of the Republic, N.Y.	15,000 00	17,250 00
320	"	Union National Bank, New York,	16,000 00	23,200 00

150 shares N. Y. Life Ins. and Trust Co., N.Y.	$15,000 00	$54,000 00
100 " United States Trust Co., N.Y.	10,000 00	33,000 00
100 " Union Trust Company, N.Y.	10,000 00	13,000 00
100 " Central Trust Company, N.Y.	10,000 00	11,500 00
	$4,888,225 69	$5,509,718 44

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon
42 shares Hartford Carpet Company	$10,290 00	$4,080 00
5 " Phœnix National Bank	750 00	
	$11,040 00	$4,080 00

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$365,000 00	
Loans on mortgage of real estate (first liens*),	85,070 00	
Interest due or accrued thereon	1,365 40	
Stocks, bonds, etc., as per schedule	5,509,718 44	
Loans on collateral security, as per schedule	4,080 00	
Cash in the office of the company	10,136 84	
Cash deposited in various banks	713,466 40	
Interest due and accrued	619 80	
Premiums in course of collection (gross)	388,767 61	
Gross Assets		$7,078,224 49
Deduct deposit in Canada		104,510 69
Balance		$6,973,713 80

Liabilities.

Losses adjusted, unpaid	$66,941 59	
claimed and reported	102,599 30	
disputed or resisted	30,575 00	
Unearned premiums on outstanding risks	1,492,629 32	
Reclaimable on perpetual fire policies	929 10	
Due and accrued for rent, salaries, etc.	500 00	
Commissions and brokerage	37,398 83	
Return premiums	10,685 38	
Gross Liabilities, except Capital	$1,742,258 52	
Deduct liabilities on Canada deposit	43,256 64	
		1,699,001 88
Surplus as regards policy-holders		$5,274,711 92
Paid-up Capital		3,000,000 00
Surplus over Capital		$2,274,711 92

* Value of lands mortgaged $82,000 00
Value of buildings thereon 83,500 00
Amount of insurance held as collateral 50,000 00

Income.

Cash received for fire premiums	$2,230,352 70	
Deduct re-insurance and return premiums	129,006 76	
Net cash received for fire premiums		$2,101,345 94
Cash received for inland premiums	$126,489 40	
Deduct re-insurance and return premiums	25,395 51	
Net cash received for inland premiums		101,093 89
Interest received on bonds and mortgages		5,938 06
Interest and dividends received from all other sources		345,111 92
Income from rents		8,083 18
Deposits received for perpetual fire risks	$929 10	
Gross Cash Income		$2,561,572 99

Expenditures.

Cash paid for fire losses	$1,224,430 09
paid for inland losses	31,681 03
dividends paid	600,000 00
paid for commissions and brokerage	342,057 62
for salaries of officers and employés	148,597 04
for state and local taxes	43,320 55
for incidental expenses	121,326 70
Gross Cash Expenditures	$2,511,413 03

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$277,462,380 00	$3,191,353 10
Fire risks written during 1879	221,969,300 00	2,230,352 70
Total	$499,431,680 00	$5,421,705 80
Deduct risks expired and terminated	225,393,356 00	2,403,575 46
In force at end of year	$274,038,324 00	$3,018,130 34
Deduct amount re-insured	1,519,165 00	14,620 34
Net amount in force	$272,519,159 00	$3,003,510 00
Inland risks outstanding Dec. 31, 1878	$118,500 00	$3,256 01
Inland risks written during 1879	20,461,090 00	126,489 40
Total	$20,579,590 00	$129,745 41
Deduct risks expired and terminated	20,216,040 00	113,130 62
In force at end of year	$363,550 00	$16,614 79
Deduct amount re-insured	22,000 00	868 58
Net amount in forcce	$341,550 00	$15,746 21

Miscellaneous.

Premiums received from organization of company	$82,544,889 99
Losses paid from organization of company	51,030,392 06
Cash dividends declared from organization of company,	10,903,365 00

Dividends declared during the year (20 per cent)	$600,000 00
Fire losses incurred during the year	1,204,271 73
Inland losses incurred during the year	51,581 28
Company's stock owned by directors	255,800 00

ALBANY INSURANCE COMPANY, ALBANY, N.Y.

[Incorporated March 8, 1811. Re-organized June 1, 1851.]

PAID-UP CAPITAL, $200,000.

HARMON PUMPELLY, *President.* *Secretary*, THEODORE TOWNSEND.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$300,000 00	$315,475 00
Albany city bonds	20,000 00	24,000 00
Syracuse city bonds	5,000 00	5,700 00
Poughkeepsie city bonds	5,000 00	5,600 00
Chicago city bonds	5,000 00	5,000 00
Jersey city bonds	5,000 00	5,000 00
Watervliet town and railroad bonds	15,000 00	15,500 00
New York Central Railroad bonds	15,000 00	15,450 00
Buffalo and Erie Railroad bonds	5,000 00	5,800 00
	$375,000 00	$397,525 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Long Dock Company bonds	$1,120 00	$750 00

SUMMARY OF ASSETS DEC. 31, 1879.

Bonds, as per schedule	$397,525 00	
Loans on collateral security, as per schedule	750 00	
Cash in the office of the company	2,567 66	
Cash deposited in New York State Nat'l Bank,	18,039 80	
Interest due and accrued	887 91	
Premiums in course of collection (net)	23 55	
Gross Assets		$419,793 92

LIABILITIES.

Losses adjusted, unpaid	$861 75	
Losses claimed and reported	6,150 00	
Total amount of losses	$7,011 75	
Less re-insurance	30 00	
Net amount of unpaid losses	$6,981 75	
Unearned premiums on outstanding risks	33,283 12	
Gross Liabilities, except Capital		40,264 87
Surplus as regards policy-holders		$379,529 05
Paid-up Capital		200,000 00
Surplus over Capital		$179,529 05

Income.

Cash received for fire premiums	$61,202 53	
Deduct re-insurance and return premiums	4,386 60	
Net cash received for fire premiums		$56,815 93
Interest and dividends received from all sources		19,102 81
Profit from sale of bonds, etc.		4,098 75
Gross Cash Income		$80,017 49

Expenditures.

Cash paid for fire losses	$43,750 04	
Deduct salvage and re-insurance	308 81	
Net cash paid for fire losses		$43,441 23
Cash dividends paid		30,000 00
Cash paid for commissions and brokerage		6,284 47
for salaries of officers and employés		9,990 94
for state and local taxes		1,227 12
Gross Cash Expenditures		$90,943 76

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$8,793,982 00	$66,233 78
Fire risks written during 1879	8,952,859 00	61,226 08
Total	$17,746,841 00	$127,459 86
Deduct risks expired and terminated	8,437,347 00	61,190 28
In force at end of year	$9,309,494 00	$66,269 58
Deduct amount re-insured	321,125 00	1,266 75
Net amount in force	$8,988,369 00	$65,002 83

Miscellaneous.

Premiums received from organization of company	$1,701,680 00
Losses paid from organization of company	628,470 23
Cash dividends declared from organization of company	760,000 00
Dividends declared during the year (15 per cent)	30,000 00
Fire losses incurred during the year	47,169 22
Company's stock owned by directors	37,480 00

AMERICAN INSURANCE COMPANY, NEWARK, N.J.

[Incorporated Feb. 20, 1846. Commenced business April 1, 1846.]

PAID-UP CAPITAL, $600,000.*

S. G. GOULD, *President.* *Secretary*, FRED H. HARRIS.

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate		$283,792 91
Loans on mortgage of real estate (first liens†),		716,783 29
Interest due or accrued thereon		21,658 02
United States bonds		361,375 00
Cash in the office of the company		4,719 43
Cash deposited in various banks		50,874 79
Premiums in course of collection (gross)		12,957 91
Rents due and accrued		1,426 83
Company's own scrip	$98,000 00	
Premiums more than 3 months due,	2,547 17	
Gross Assets		$1,453,588 18

LIABILITIES.

Losses claimed and reported	$8,546 50	
Unearned premiums on outstanding risks	98,765 86	
Dividends to scripholders unpaid	4,291 05	
Commissions and brokerage	2,470 54	
Dividends to policy-holders	21,106 00	
Gross Liabilities, except Capital		135,179 95
Surplus as regards policy-holders		$1,318,408 23
Paid-up Capital		600,000 00
Surplus over Capital		$718,408 23

INCOME.

Cash received for fire premiums	$169,949 52	
Deduct re-insurance and return premiums	9,191 32	
Net cash received for fire premiums		$160,758 20
Interest received on bonds and mortgages		54,483 17
Interest and dividends received from all other sources		22,318 11
Income from rents		9,442 02
Gross Cash Income		$247,001 50

EXPENDITURES.

Cash paid for fire losses	$72,417 83	
Deduct salvage and re-insurance	731 02	
Net cash paid for fire losses		$71,686 81

* Represented by scrip pledged to meet losses.

† Total value of property mortgaged $2,139,900 00
Amount of insurance held as collateral 900,945 00

Cash dividends paid scripholders	$59,765 25
Cash dividends paid policy-holders	19,940 00
Cash paid for commissions and brokerage	22,121 52
for salaries of officers and employés	28,404 84
for state and local taxes	5,831 36
for incidental expenses	3,909 01
Gross Cash Expenditures	$211,658 79

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$25,604,381 00	$196,018 60
Fire risks written during 1879	25,418,783 00	165,970 93
Total	$51,023,164 00	$361,989 53
Deduct risks expired and terminated	24,714,535 00	163,792 00
In force at end of year	$26,308,629 00	$198,197 53
Deduct amount re-insured	437,975 00	3,206 37
Net amount in force	$25,870,654 00	$194,991 16

MISCELLANEOUS.

Premiums received from organization of company	$2,970,887 42
Losses paid from organization of company	740,155 86
Cash dividends declared from organization of company	955,506 26
Dividends declared during the year (10 per cent)	60,000 00
Fire losses incurred during the year	78,142 20
Company's stock owned by directors	27,710 00

AMERICAN CENTRAL INSURANCE COMPANY, ST. LOUIS, MO.

[Incorporated February, 1853. Commenced business February, 1853.]

PAID-UP CAPITAL, $300,000.

GEORGE T. CRAM, *President.* *Secretary*, JAMES NEWMAN.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$200,000 00	$244,000 00
Missouri state bonds	400,000 00	426,000 00
	$600,000 00	$670,000 00

SUMMARY OF ASSETS DEC. 31, 1879.

Bonds, as per schedule	$670,000 00	
Cash deposited in Bank of Commerce	58,101 43	
Premiums in course of collection (gross)	53,281 55	
Gross Assets		$781,382 98

Liabilities.

Losses adjusted, unpaid	$21,465 13	
claimed and reported	14,895 00	
disputed or resisted	3,000 00	
Total amount of losses	$39,360 13	
Less re-insurance	1,659 65	
Net amount of unpaid losses	$37,700 48	
Unearned premiums on outstanding risks	203,635 15	
Dividends to stockholders unpaid	1,465 75	
Commissions and brokerage	7,992 23	
Gross Liabilities, except Capital		$250,793 61
Surplus as regards policy-holders		$530,589 37
Paid-up Capital		300,000 00
Surplus over Capital		$230,589 37

Income.

Cash received for fire premiums	$407,212 99	
Deduct re-insurance and return premiums	61,873 48	
Net cash received for fire premiums		$345,339 51
Interest and dividends received from all sources		38,365 06
Income from rents		563 53
Gross Cash Income		$384,268 10

Expenditures.

Cash paid for fire losses	$219,162 00	
Deduct salvage and re-insurance	16,284 62	
Net cash paid for fire losses		$202,877 38
Cash paid for marine and inland losses *		42,335 36
Cash dividends paid		41,700 00
Cash paid for commissions and brokerage		57,135 10
for salaries of officers and employés		32,124 98
for state and local taxes		8,847 47
for rent and incidentals		32,991 86
Gross Cash Expenditures		$418,012 15

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$27,482,112 00	$374,747 13
Fire risks written during 1879	29,832,396 00	420,831 64
Total	$57,314,508 00	$795,578 77
Deduct risks expired and terminated	29,232,335 00	365,109 76
In force at end of year	$28,082,173 00	$430,469 01
Deduct amount re-insured	1,645,049 00	27,122 78
Net amount in force	$26,437,124 00	$403,346 23

* Occurred in 1864.

MISCELLANEOUS.

Premiums received from organization of company	$5,416,553 54
Losses paid from organization of company	3,038,977 13
Cash dividends declared from organization of company	236,537 70
Dividends declared during the year (14 per cent)	42,000 00
Fire losses incurred during the year	216,553 96
Company's stock owned by directors	50,750 00

AMERICAN EXCHANGE FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated Feb. 28, 1859. Commenced business March 1, 1859.]

PAID-UP CAPITAL, $200,000.

HENRY BUTLER, *President.* *Secretary*, WILLIAM RAYNOR.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$148,000 00	$155,375 00
227 shares American Exchange Bank	22,700 00	25,878 00
100 " Fourth National Bank	10,000 00	10,500 00
50 " Central National Bank	5,000 00	5,375 00
200 " Lake Shore and Michigan So. R.R.	20,000 00	20,050 00
100 " Michigan Central Railroad	10,000 00	9,000 00
	$215,700 00	$226,178 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Erie Railroad bonds	$2,000 00	$19,100 00
Central Park and Crosstown Railroad bonds	3,900 00	
450 shares Firemen's Trust Insurance Co.	4,950 00	
100 " Williamsburg Gas Company	7,500 00	
Williamsburg Gas Company scrip	1,000 00	
49 shares N. York and N. Haven R.R. Co.	7,840 00	
52 " Central National Bank	5,500 00	3,750 00
100 " Chicago and Canada Southern R.R.	6,600 00	2,000 00
	$39,290 00	$24,850 00

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$20,500 00
Loans on mortgage of real estate (first liens*),	9,300 00
Interest due or accrued thereon	217 00
Stocks and bonds, as per schedule	226,178 00
Loans on collateral security, as per schedule	24,850 00

* Value of lands mortgaged $8,000 00
Value of buildings thereon 13,000 00
Amount of insurance held as collateral 10,000 00

Cash in the office of the company	$55 82	
Cash deposited in various banks	3,938 43	
Interest due and accrued	895 44	
Premiums in course of collection (gross)	3,893 04	
Rents due and accrued	12 50	
Premiums more than 3 months due, $368 25		
Gross Assets		$289,840 23

LIABILITIES.

Losses claimed and reported	$10,335 00	
Less re-insurance	5,501 25	
Net amount of unpaid losses	$4,833 75	
Unearned premiums on outstanding risks	20,501 41	
Dividends to stockholders unpaid	825 00	
Due and accrued for rent, salaries, etc.	458 33	
Commissions and brokerage	676 03	
Gross Liabilities, except Capital		27,294 52
Surplus as regards policy-holders		$262,545 71
Paid-up Capital		200,000 00
Surplus over Capital		$62,545 71

INCOME.

Cash received for fire premiums	$46,695 40	
Deduct re-insurance and return premiums	7,120 71	
Net cash received for fire premiums		$39,574 69
Cash rec'd for marine and inland premiums	$3,516 34	
Deduct re-insurance and return premiums	1,554 75	
Net cash rec'd for marine and inland prems.		1,961 59
Interest received on bonds and mortgages		651 00
Interest and dividends received from all other sources		16,017 97
Income from rents		81 25
Gross Cash Income		$58,286 50

EXPENDITURES.

Cash paid for fire losses	$11,556 53	
Deduct salvage and re-insurance	510 75	
Net cash paid for fire losses		$11,045 78
Cash paid for marine and inland losses		1,515 23
Cash dividends paid		20,007 50
Cash paid for commissions and brokerage		3,509 35
for salaries of officers and employés		15,900 00
for state and local taxes		2,568 27
for rent and incidentals		7,823 86
Gross Cash Expenditures		$62,369 99

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$10,169,894 00	$33,973 84
Fire risks written during 1879	11,219,596 00	46,638 92
Total	$21,389,490 00	$80,612 76
Deduct risks expired and terminated	11,346,371 00	40,175 73
In force at end of year	$10,043,119 00	$40,437 03
Deduct amount re-insured	408,183 00	2,344 72
Net amount in force	$9,634,936 00	$38,092 31
Marine risks outstanding Dec. 31, 1878	$98,250 00	$2,878 50
Marine risks written during 1879	110,250 00	3,516 34
Total	$208,500 00	$6,394 84
Deduct risks expired and terminated	139,250 00	4,433 25
In force at end of year	$69,250 00	$1,961 59

Miscellaneous.

Premiums received from organization of company	$1,350,188 00
Losses paid from organization of company	520,469 00
Cash dividends declared from organization of company	285,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	13,880 00
Marine and inland losses incurred during the year	1,515 00
Company's stock owned by directors	60,700 00

AMERICAN FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April 30, 1857. Commenced business May 1, 1857.]

Paid-up Capital, $400,000.

James M. Halsted, *President.* *Secretary*, Thomas L. Thornell.

Detailed Statement of Stocks, Bonds, Etc.

		Par value.	Market value.
United States bonds		$500,000 00	$526,750 00
Delaware and Hudson Canal Company bonds		50,000 00	52,500 00
133 shares	Delaware and Hudson Canal Co.	13,300 00	9,842 00
900 "	Harlem Gas-Light Company	45,000 00	22,500 00
400 "	Rensselaer and Saratoga Railroad	40,000 00	45,000 00
100 "	National Bank of Commerce	10,000 00	13,500 00
200 "	American Exchange Nat'l Bank	20,000 00	22,600 00
40 "	Nat'l Bank of State of New York	4,000 00	4,600 00
100 "	Mercantile Trust Company	10,000 00	7,500 00
		$692,300 00	$704,792 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
United States bonds	$3,210 00	$3,000 00
25 shares Equitable Life Assurance	3,750 00	2,500 00
200 " Pacific Fire Insurance Company	10,100 00	8,500 00
United States bonds, 104 shares Bank of State of New York, 10 " American Exchange Nat'l Bank	23,790 00	20,000 00
Union Pacific Railroad bonds	3,450 00	2,600 00
	$44,300 00	$36,600 00

Summary of Assets Dec. 31, 1879.

Loans on mortgage of real estate (first liens*),	$158,220 00	
Interest due or accrued thereon	2,115 09	
Stocks and bonds, as per schedule	704,792 00	
Loans on collateral security, as per schedule	36,600 00	
Cash in the office of the company	9,665 65	
Cash deposited in Leather Manuf. Nat'l Bank,	48,539 98	
Interest due and accrued	284 79	
Premiums in course of collection (gross)	12,199 06	
Gross Assets †		$972,416 57

Liabilities.

Losses claimed and reported	$11,677 32	
Unearned premiums on outstanding risks	75,107 08	
Unpaid scrip ordered to be redeemed	3,473 00	
Interest due or accrued on scrip	2,444 85	
Accrued for rent	1,666 66	
Commissions and brokerage	1,697 87	
Return premiums	62 41	
Gross Liabilities, except Capital and Scrip,		96,129 19
Surplus as regards policy-holders		$876,287 38
Paid-up Capital	$400,000 00	
Scrip outstanding, not ordered to be redeemed,	304,521 00	
		704,521 00
Surplus over Capital and Scrip		$171,766 38

Income.

Cash received for fire premiums	$157,440 22	
Deduct re-insurance and return premiums	16,552 11	
Net cash received for fire premiums		$140,888 11
Interest received on bonds and mortgages		10,891 13

* Value of lands mortgaged $153,500 00
Value of buildings thereon 226,000 00
Amount of insurance held as collateral 170,600 00

† Including $200,000 special reserve fund held under New York law.

Interest and dividends received from all other sources	$42,489 17
Income from exchange	1,270 12
Gross Cash Income	$195,538 53

Expenditures.

Cash paid for fire losses	$117,741 97	
Deduct salvage and re-insurance	39,235 68	
Net cash paid for fire losses		$78,506 29
Cash dividends paid		42,000 00
Cash paid for redemption of scrip		3,075 00
Interest paid scripholders		1,066 75
Cash paid for commissions and brokerage		18,630 67
for salaries of officers and employés		33,964 06
for state and local taxes		5,927 09
for rent and incidentals		19,141 16
Gross Cash Expenditures		$202,311 02

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$34,338,845 00	$125,448 85
Fire risks written during 1879	50,426,033 00	137,671 57
Total	$84,764,878 00	$263,120 42
Deduct risks expired and terminated	44,458,214 00	105,209 89
In force at end of year	$40,306,664 00	$157,910 53
Deduct amount re-insured	2,958,511 00	8,682 56
Net amount in force	$37,348,153 00	$149,227 97

Miscellaneous.

Premiums received from organization of company	$3,368,460 00
Losses paid from organization of company	973,770 00
Cash dividends declared from organization of company	844,000 00
Dividends declared during the year (10½ per cent)	42,000 00
Fire losses incurred during the year	124,217 03
Company's stock owned by directors	137,250 00

AMERICAN FIRE INSURANCE COMPANY, PHILADELPHIA, PENN.

[Incorporated Feb. 28, 1810. Commenced business March 12, 1810.]

PAID-UP CAPITAL, $400,000.

THOMAS R. MARIS, *President.* *Secretary*, ALBERT C. L. CRAWFORD.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$440,000 00	$458,050 00
Lehigh Coal and Navigation Company bonds	40,000 00	43,400 00
Cincinnati city bonds	30,000 00	36,225 00
Shamokin Val. and P. R.R. 1st mort. bonds	20,000 00	21,400 00
North Pennsylvania Railroad 1st mort. bonds,	18,000 00	19,990 00
Harrisburg, P., Mt. Joy, and L. R.R. bonds	10,000 00	10,600 00
Delaware Division Canal Company bonds	15,000 00	13,500 00
Pennsylvania Railroad bonds	50,000 00	55,400 00
Chesapeake and Delaware Canal Co. bonds	10,000 00	8,300 00
Delaware Railroad Company bonds	5,000 00	5,500 00
Susquehanna Canal Company bonds	7,000 00	3,500 00
Philadelphia and Reading Railroad bonds	2,100 00	1,890 00
Schuylkill Navigation Company bonds	13,225 00	13,244 50
Tennessee state bonds	24,000 00	7,200 00
Del. and R. Canal and Camden and Amboy Railroad and Transportation Co. bonds	24,000 00	26,640 00
Philadelphia, Wil., and Balt. Railroad bonds,	10,000 00	11,000 00
Elmira and Williamsport Railroad bonds	1,000 00	850 00
American Steamship Company loan	15,000 00	15,187 50
100 shares North Pennsylvania Railroad Co.	5,000 00	5,000 00
100 " Pennsylvania Railroad Company	5,000 00	5,100 00
	$744,325 00	$761,977 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Lehigh Coal and Navigation Company bonds	$2,060 00	$1,637 87
Missouri state bonds	1,080 00	
Lehigh Valley Railroad bonds	3,712 50	4,000 00
25 shares Nesquehoning Valley Railroad	1,325 00	
196 " Lehigh Valley Railroad	10,290 00	
Lehigh Valley Railroad bond	2,000 00	7,000 00
Charleston (S.C.) Mining Company bonds	8,015 00	6,000 00
390 shares Pennsylvania Railroad Company	19,890 00	
72 " Charleston Mining Company	2,880 00	20,000 00
312 " Penn. and N. Y. Canal and R.R.	31,200 00	25,000 00
200 " Lehigh Valley Railroad	10,500 00	
60 " Pennsylvania Railroad	3,060 00	10,000 00
32 " Lehigh Valley Railroad	1,680 00	1,000 00
32 " Farmers' Bank of Lancaster	2,560 00	1,400 00
	$100,252 50	$76,037 87

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$174,424 17	
Loans on mortgage of real estate (first liens*),	337,139 50	
Interest due or accrued thereon	7,697 39	
Stocks, bonds, etc., as per schedule	761,977 00	
Loans on collateral security, as per schedule	76,037 87	
Cash in the office of the company	713 37	
Cash deposited in various banks	82,622 44	
Interest due and accrued	5,628 28	
Premiums in course of collection (net)	16,971 58	
Rents due and accrued	395 66	
Gross Assets		$1,463,607 26

Liabilities.

Losses adjusted, unpaid	$2,099 89	
claimed and reported	24,505 00	
disputed or resisted	2,000 00	
Total amount of losses	$28,604 89	
Less re-insurance	1,500 00	
Net amount of unpaid losses	$27,104 89	
Unearned premiums on outstanding risks	172,877 40	
Reclaimable on perpetual fire policies	267,786 90	
Dividends to stockholders unpaid	680 00	
Due and accrued for rent, salaries, etc.	565 00	
State and local taxes	5,783 88	
Gross Liabilities, except Capital		474,798 07
Surplus as regards policy-holders		$988,809 19
Paid-up Capital		400,000 00
Surplus over Capital		$588,809 19

Income.

Cash received for fire premiums	$326,333 65	
Deduct re-insurance and return premiums	29,045 97	
Net cash received for fire premiums		$297,287 68
Interest received on bonds and mortgages		23,229 06
Interest and dividends received from all other sources		39,543 77
Income from rents, surveys, etc.		4,203 25
Deposits received for perpetual fire risks	$6,302 75	
Gross Cash Income		$364,263 76

Expenditures.

Cash paid for fire losses	$145,563 45
Cash dividends paid	40,435 00

* Value of lands mortgaged $305,650 00
Value of buildings thereon 549,400 00
Amount of insurance held as collateral 280,000 00

Cash paid for commissions and brokerage	$115 80
for salaries of officers and employés	92,944 71
for state and local taxes	11,736 06
for incidentals	5,888 54
Deposits returned on perpetual fire risks	$7,379 00
Gross Cash Expenditures	$296,683 56

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$29,936,040 00	$300,992 85
Fire risks written during 1879	36,389,526 00	335,086 18
Total	$66,325,566 00	$636.079 03
Deduct risks expired and terminated	33,869,583 00	309,483 56
In force at end of year	$32,455,983 00	$326,595 47
Deduct amount re-insured	204,239 00	1,733 50
Net amount in force	$32,251,744 00	$324,861 97
Perpetual risks in force	$10,855,621 00	

Miscellaneous.

Premiums received from organization of company	$6,556,774 11
Losses paid from organization of company	4,195,019 71
Cash dividends declared from organization of company	2,052,975 50
Dividends declared during the year (10 per cent)	40,000 00
Fire losses incurred during the year	161,791 25
Company's stock owned by directors	19,900 00

ATLANTIC FIRE AND MARINE INSURANCE COMPANY, PROVIDENCE, R.I.

[Incorporated May, 1852.. Commenced business June, 1852.]

Paid-up Capital, $200,000.

J. S. Parish, *President.* *Secretary*, T. W. Hayward, Jun.

Detailed Statement of Stocks, Bonds, Etc.

		Par value.	Market value.
200 shares	National Bank of Commerce	$10,000 00	$9,600 00
120 "	Northern Bank	12,000 00	10,800 00
113 "	Weybosset National Bank	5,650 00	6,328 00
200 "	First National Bank	20,000 00	18,000 00
200 "	Merchants' National Bank	10,000 00	11,400 00
169 "	Fourth National Bank	16,900 00	19,435 00
10 "	Rhode Island Safe Deposit Co.	1,000 00	900 00
11 "	American Exchange Nat'l Bank	1,100 00	1,232 00
		$76,650 00	$77,695 00

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$152,280 26	
Stocks, as per schedule	77,695 00	
Cash in the office of the company	649 05	
Cash deposited in Fourth National Bank	10,270 17	
Premiums in course of collection (gross)	9,875 90	
Rents due and accrued	4,265 68	
Gross Assets		$255,036 06

Liabilities.

Losses adjusted, unpaid	$1,016 29	
claimed and reported	1,550 00	
disputed or resisted	990 00	
Unearned premiums on outstanding risks	27,613 09	
Dividends to stockholders unpaid	160 00	
Due and accrued for rent, salaries, etc.	122 81	
Due for borrowed money	5,951 67	
Commissions and brokerage	2,887 55	
Gross Liabilities, except Capital		40,291 41
Surplus as regards policy-holders		$214,744 65
Paid-up Capital		200,000 00
Surplus over Capital		$14,744 65

Income.

Cash received for fire premiums	$48,961 11	
Deduct re-insurance and return premiums	5,966 41	
Net cash received for fire premiums		$42,994 70
Cash received for marine and inland prems.	$6,577 09	
Deduct re-insurance and return premiums	1,513 74	
Net cash rec'd for marine and inland prems.		5,063 35
Interest and dividends received from all sources		3,993 42
Income from rents		10,245 84
Gross Cash Income		$62,297 31

Expenditures.

Cash paid for fire losses	$33,452 68	
Deduct salvage and re-insurance	7 16	
Net cash paid for fire losses		$33,445 52
Cash paid for marine and inland losses		1,147 47
Cash dividends paid		5,946 50
Cash paid for commissions and brokerage		7,896 97
for salaries and incidentals		12,149 66
for state and local taxes		1,839 66
for interest on borrowed money		1,012 00
for expenses on real estate		4,061 16
Gross Cash Expenditures		$67,498 94

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$3,817,258 00	$50,901 53
Fire risks written during 1879	4,730,478 00	48,961 11
Total	$8,547,736 00	$99,862 64
Deduct risks expired and terminated	4,300,350 00	45,706 55
In force at end of year	$4,247,386 00	$54,156 09
Deduct amount re-insured	45,575 00	563 94
Net amount in force	$4,201,811 00	$53,592 15
Marine risks outstanding Dec. 31, 1878	$15,200 00	$60 32
Marine risks written during 1879	1,102,840 00	6,577 09
Total	$1,118,040 00	$6,637 41
Deduct risks expired and terminated	1,001,514 00	5,726 78
In force at end of year	$116,526 00	$910 63

Miscellaneous.

Premiums received from organization of company	$3,016,367 46
Losses paid from organization of company	2,313,671 73
Cash dividends declared from organization of company	329,000 00
Dividends declared during the year (3 per cent)	6,000 00
Fire losses incurred during the year	20,164 73
Marine and inland losses incurred during the year	147 47
Company's stock owned by directors	56,300 00

ATLANTIC MUTUAL INSURANCE COMPANY, NEW YORK.

[Incorporated April 11, 1842. Commenced business April 11, 1842.]

John D. Jones, *President.* *Secretary*, Joseph H. Chapman.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.*
American Exchange Bank stock	$40,000 00	$36,000 00
Bank of America stock	90,000 00	90,000 00
Bank of Commerce stock	20,000 00	20,000 00
Bank of New York stock	43,000 00	43,000 00
Leather Manufacturers' Bank stock	15,600 00	15,600 00
Merchants' Bank stock	65,150 00	65,150 00
Mechanics' Bank stock	45,900 00	45,900 00
Manhattan Company Bank stock	8,550 00	8,550 00
Market Bank stock	25,000 00	22,500 00
Metropolitan Bank stock	33,700 00	33,700 00
Phenix Bank stock	24,440 00	17,108 00
Union Bank stock	32,000 00	32,000 00
Delaware and Hudson Canal Company bonds	87,000 00	78,300 00
New York Central Railroad bonds	39,000 00	33,150 00
Brooklyn city bonds	122,000 00	109,800 00
Jersey city bonds	100,000 00	90,000 00

* Estimated for purpose of permanent investment.

Kings county bonds	$23,000 00	$20,700 00
New York city and county bonds	400,600 00	380,600 00
District of Columbia bonds	310,000 00	186,000 00
New York state bonds	45,000 00	45,000 00
United States bonds	8,720,000 00	7,502,500 00
	$10,289,940 00	$8,875,558 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Importers' and Traders' Bank stock	$20,000 00	$10,000 00
Delaware, Lackawanna, and West. R.R. stock, Howard Fire Insurance Company stock, Niagara Fire Insurance Company stock, Grand River Valley Railroad bonds	20,460 00	16,000 00
Farmers' Loan and Trust Company bonds	32,500 00	10,000 00
Erie Railroad Company bonds	11,500 00	
Central Railroad of New Jersey bonds	2,080 00	
Louisville and Nashville Railroad bonds	1 000 00	
Bank of New York stock	6,160 00	
Panama Railroad Company	99,000 00	270,000 00
Union Pacific Railroad Company stock	170,000 00	
Chicago, Rock Island, and Pac. R.R. stock	18,750 00	
Chicago, Milwaukee, and St. Paul R.R. stock,	20,000 00	
New York Central and H. R. Railroad stock,	117,000 00	
United States bonds	207,000 00	300,000 00
United States bonds	2,060 00	1,900 00
New York, Lake Erie, and Western R.R. bonds,	8,600 00	
Indianapolis and Cincinnati R.R. bonds	18,000 00	
Pennsylvania Coal Company bonds	30,250 00	
Pennsylvania Coal Company stock	11,250 00	
Lake Shore and Michigan Southern R.R. stock,	157,600 00	
Chicago, Milwaukee, and St. Paul R.R. stock,	67,500 00	
Union Pacific Railroad stock	17,000 00	
New York Central and H. R. R.R. stock	13,000 00	300,000 00
Western Union Telegraph Company	20,000 00	
United Railroad Co. of New Jersey stock	7,380 00	
Tradesmen's Bank stock	5,148 00	
Chicago and Alton Railroad Company stock	4,545 00	
Erie Railroad Company stock	12,600 00	
Del., Lackawanna, and West. R.R. Co. stock,	12,600 00	
Philadelphia and Reading R.R. Co. stock	7,100 00	
Missouri Pacific Railroad Company bonds	32,500 00	
Milwaukee and St. Paul Railroad Co. bonds,	1,000 00	
N. Y., Lake Erie, and Western R.R. Co. bonds,	94,600 00	
Chicago, Mil., and St. Paul R.R. Co. stock	10,000 00	
Illinois Central Railroad Company stock	140,000 00	300,000 00
Lake Shore and Michigan So. R.R. Co. stock,	9,400 00	
Louisville and Nashville Railroad Co. stock	85,000 00	
Union Pacific Railroad Company stock	8,500 00	
	$1,501,083 00	$1,207,900 00

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$250,000 00	
Stocks and bonds, as per schedule	8,875,558 00	
Loans on collateral security, as per schedule	1,207,900 00	
Cash deposited in Phenix National Bank	331,455 16	
Notes taken for marine and inland risks	1,522,826 35	
Cash in hands of English bankers, etc	250,000 00	
Gross Assets		$12,437,739 51

Liabilities.

Losses adjusted, unpaid	$109,981 84	
claimed and reported	1,506,600 47	
disputed or resisted	508,000 00	
Unearned premiums on outstanding risks	1,495,947 23	
Unpaid scrip ordered to be redeemed	215,000 00	
Interest due or accrued on scrip	38,000 00	
Return premiums	168,521 85	
Miscellaneous	13,500 89	
Gross Liabilities, except Scrip		4,055,552 28
Surplus as regards policy-holders		$8,382,187 23
Scrip outstanding		6,642,580 00
Surplus over Scrip		$1,739,607 23

Income.

Cash received for marine and inland prems.	$3,745,555 41	
Deduct re-insurance and return premiums	582,700 18	
Net cash rec'd for marine and inland prems.		$3,162,855 23
Unpaid prem. notes rec'd during the year,	$1,742,467 80	
Interest and dividends received from all sources		608,016 99
Income from rents		14,500 00
Gross Cash Income		$3,785,372 22

Expenditures.

Cash paid for marine and inland losses	$1,524,331 04
Cash paid for redemption of scrip	2,172,230 00
Interest paid scripholders	464,527 00
Cash paid for commissions and brokerage	16,825 00
for salaries of officers and employés	319,893 73
for state and local taxes	25,631 76
for incidentals	18,557 55
Gross Cash Expenditures	$4,541,996 08

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1878	$76,266,797 00	$1,671,981 91
Marine risks written during 1879	282,419,173 00	3,699,066 58
Total	$358,685,970 00	$5,371,048 49
Deduct risks expired and terminated	278,779,986 00	3,875,101 26
In force at end of year	$79,905,984 00	$1,495,947 23

Miscellaneous.

Scrip dividends declared during the year	$1,083,540 00

BUFFALO INSURANCE COMPANY, BUFFALO, N.Y.

[Incorporated July 15, 1874. Commenced business July 17, 1874.]

Paid-up Capital, $200,000.

Pascal P. Pratt, *President.* *Secretary*, Edward R. Smith.

Summary of Assets Dec. 31, 1879.

United States bonds	$207,000 00	
Cash in the office of the company	501 08	
Cash deposited in various banks	46,438 75	
Interest due and accrued	2,000 00	
Premiums in course of collection (gross)	4,903 54	
Notes taken for marine and inland risks	3,510 00	
Re-insurance due	1,357 77	
Treasury warrants	425 75	
Gross Assets		$266,136 89

Liabilities.

Losses claimed and reported	$11,305 00	
Less re-insurance	1,828 00	
Net amount of unpaid losses	$9,477 00	
Unearned premiums on outstanding risks	35,686 40	
Gross Liabilities, except Capital		45,163 40
Surplus as regards policy-holders		$220,973 49
Paid-up Capital		200,000 00
Surplus over Capital		$20,973 49

Income.

Cash received for fire premiums	$77,751 41	
Deduct re-insurance and return premiums	11,277 46	
Net cash received for fire premiums		$66,473 95
Cash received for marine and inland premiums,	$96,465 51	
Deduct re-insurance and return premiums	39,599 12	
Net cash received for marine and inland prems.		56,866 39

Unpaid premium notes rec'd during the year	$8,413 54	
Interest and dividends received from all sources		$11,324 25
Gross Cash Income		$134,664 59

Expenditures.

Cash paid for fire losses	$54,891 05	
Deduct salvage and re-insurance	2,189 96	
Net cash paid for fire losses		$52,701 09
Cash paid for marine and inland losses	$58,945 18	
Deduct salvage and re-insurance	26,646 06	
Net cash paid for marine and inland losses		32,299 12
Cash dividends paid		25,000 00
Cash paid for commissions and brokerage		25,245 42
for salaries of officers and employés		5,000 00
for state and local taxes		2,911 73
for incidental expenses		7,123 29
Gross Cash Expenditures		$150,280 65

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$7,204,278 00	$73,262 41
Fire risks written during 1879	8,958,511 00	75,567 37
Total	$16,162,789 00	$148,829 78
Deduct risks expired and terminated	9,014,722 00	79,922 95
In force at end of year	$7,148,067 00	$68,906 83
Deduct amount re-insured	205,532 00	2,348 13
Net amount in force	$6,942,535 00	$66,558 70
Marine risks outstanding Dec. 31, 1878	$120,655 00	$5,989 21
Marine risks written during 1879	16,612,050 00	92,990 56
Total	$16,732,705 00	$98,979 77
Deduct risks expired and terminated	16,514,245 00	89,216 29
In force at end of year	$218,460 00	$9,763 48
Deduct amount re-insured	111,733 00	5,031 38
Net amount in force	$106,727 00	$4,732 10

Miscellaneous.

Premiums received from organization of company	$863,883 35
Losses paid from organization of company	480,646 35
Cash dividends declared from organization of company	95,000 00
Dividends declared during the year (12½ per cent)	25,000 00
Fire losses incurred during the year	56,678 87
Marine and inland losses incurred during the year	25,762 19
Company's stock owned by directors	113,000 00

BUFFALO GERMAN INSURANCE COMPANY, BUFFALO, N.Y.

[Incorporated Feb. 15, 1867. Commenced business Feb. 16, 1867.]

PAID-UP CAPITAL, $200,000.

PHILIP BECKER, *President.* *Secretary*, OLIVER J. EGGERT.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$273,000 00	$282,305 00
Lake Shore and Michigan Southern R.R. b'ds,	25,000 00	25,000 00
Ætna Insurance Company, New York	10,000 00	9,000 00
City warrants	624 00	624 00
	$308,624 00	$316,929 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Citizens' Gas Company bonds	$20,930 00	$20,000 00
Third National Bank (Buffalo) stock	5,000 00	10,000 00
German Bank (Buffalo) stock	6,000 00	
Toledo city water bonds	1,080 00	1,000 00
	$33,010 00	$31,000 00

SUMMARY OF ASSETS DEC. 31, 1879.

Cost value of unencumbered real estate	$275,000 00	
Loans on mortgage of real estate (first liens*),	33,970 00	
Interest due or accrued thereon	327 00	
Stocks, bonds, etc., as per schedule	316,929 00	
Loans on collateral security, as per schedule	31,000 00	
Cash in the office of the company	1,919 07	
Cash deposited in various banks	89,566 80	
Interest due and accrued	437 50	
Premiums in course of collection (gross)	26,407 74	
Notes taken for marine and inland risks	4,672 53	
Rents due and accrued	832 82	
Gross Assets †		$781,062 46

LIABILITIES.

Losses adjusted, unpaid	$2,439 09
claimed and reported	10,734 60
disputed or resisted	3,705 00
Unearned premiums on outstanding risks	139,400 74

* Value of lands mortgaged $55,945 00
Value of buildings thereon 54,475 00
Amount of insurance held as collateral 43,950 00

† Including $200,000 special reserve fund held under New York law.

Commissions and brokerage	$3,760 07	
Gross Liabilities, except Capital		$160,039 50
Surplus as regards policy-holders		$621,022 96
Paid-up Capital		200,000 00
Surplus over Capital		$421,022 96

Income.

Cash received for fire premiums	$263,897 10	
Deduct re-insurance and return premiums	32,104 67	
Net cash received for fire premiums		$231,792 43
Cash received for marine and inland prems.	$31,887 20	
Deduct re-insurance and return premiums	6,695 13	
Net cash rec'd for marine and inland prems.		25,192 07
Unpaid premium notes rec'd during the year	$4,672 53	
Interest received on bonds and mortgages		2,962 09
Interest and dividends received from all other sources		19,929 30
Income from rents		13,315 24
Brokerage		1,375 62
Gross Cash Income		$294,566 75

Expenditures.

Cash paid for fire losses	$120,784 48	
Deduct salvage and re-insurance	2,690 53	
Net cash paid for fire losses		$118,093 95
Cash paid for marine and inland losses	$29,056 75	
Deduct salvage and re-insurance	7,655 83	
Net cash paid for marine and inland losses		21,400 92
Cash dividends paid		30,000 00
Cash paid for commissions and brokerage		47,685 83
for salaries of officers and employés		13,538 25
for state and local taxes		3,963 38
for expenses on real estate and incidentals		32,900 56
Gross Cash Expenditures		$267,582 89

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$25,064,495 00	$221,491 80
Fire risks written during 1879	28,979,738 00	263,490 84
Total	$54,044,233 00	$484,982 64
Deduct risks expired and terminated	25,583,045 00	213,866 43
In force at end of year	$28,461,188 00	$271,116 21
Deduct amount re-insured	505,134 00	4,213 65
Net amount in force	$27,956,054 00	$266,902 56

Marine risks written during 1879	$7,712,921 00	$31,887 54
Deduct risks expired and terminated	7,674,846 00	31,565 59
In force at end of year	$38,075 00	$321 95
Deduct amount re-insured	3,750 00	28 13
Net amount in force	$34,325 00	$293 82

MISCELLANEOUS.

Premiums received from organization of company	$1,989,218 61
Losses paid from organization of company	831,124 82
Cash dividends declared from organization of company	285,925 00
Dividends declared during the year (15 per cent)	30,000 00
Fire losses incurred during the year	119,952 49
Marine and inland losses incurred during the year	20,884 52
Company's stock owned by directors	67,000 00

CITIZENS' INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April, 1836. Commenced business April, 1837.]

PAID-UP CAPITAL, $300,000.

JAMES M. MCLEAN, *President.* *Secretary*, EDWARD A. WALTON.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$450,000 00	$470,625 00
Virginia state bonds	10,000 00	925 00
Lake Shore and Mich. Southern R.R. bonds	50,000 00	59,000 00
Union Trust Company stock	10,000 00	15,000 00
Citizens' National Bank stock	24,500 00	24,500 00
	$544,500 00	$570,050 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Manhattan Life Insurance Company stock	$3,500 00	$1,500 00
Citizens' National Bank stock	1,250 00	1,000 00
Butchers' and Drovers' National Bank stock	1,092 00	900 00
Third Avenue Railroad stock	2,040 00	1,500 00
New York Central Railroad debt certificates	4,400 00	3,250 00
United States bonds	6,195 00	2,300 00
Union Trust Company stock	9,000 00	6,000 00
New Jersey Steamboat Company bonds	10,000 00	7,500 00
	$37,477 00	$23,950 00

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$145,000 00	
Loans on mortgage of real estate (first liens*),	139,500 00	
Interest due or accrued thereon	1,788 33	
Stocks and bonds, as per schedule	570,050 00	
Loans on collateral security, as per schedule	23,950 00	
Cash in the office of the company	21,838 06	
Cash deposited in National Citizens' Bank	26,787 51	
Interest due and accrued	798 49	
Premiums in course of collection (gross)	15,732 60	
Rents due and accrued	533 20	
Premiums more than 3 months due, $675 90		
Gross Assets		$945,978 19

Liabilities.

Losses claimed and reported	$20,650 00	
Less re-insurance	1,500 00	
Net amount of unpaid losses	$19,150 00	
Unearned premiums on outstanding risks	135,268 81	
Dividends to stockholders unpaid	267 90	
Due and accrued for rent, salaries, etc.	1,783 00	
Commissions, brokerage, etc.	2,929 09	
Gross Liabilities, except Capital and Scrip,		159,398 80
Surplus as regards policy-holders		$786,579 39
Paid-up Capital	$300,000 00	
Scrip outstanding, not ordered to be redeemed,	150,000 00	
		450,000 00
Surplus over Capital and Scrip		$336,579 39

Income.

Cash received for fire premiums	$254,645 61	
Deduct re-insurance and return premiums	26,310 76	
Net cash received for fire premiums		$228,334 85
Interest received on bonds and mortgages		9,617 00
Interest and dividends received from all other sources		31,167 97
Income from rents		4,208 33
Profit on sale of bonds		1,268 75
Gross Cash Income		$274,596 90

Expenditures.

Cash paid for fire losses	$112,456 09	
Deduct salvage and re-insurance	9,903 49	
Net cash paid for fire losses		$102,552 60
Cash dividends paid		70,496 50

* Value of lands mortgaged $300,500 00
Value of buildings thereon 213,500 00
Amount of insurance held as collateral 112,250 00

Cash paid for commissions and brokerage	$28,095 21
for salaries of officers and employés	52,819 88
for state and local taxes	11,599 82
for incidental expenses	20,607 88
Gross Cash Expenditures	$286,171 89

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$43,677,828 00	$245,597 84
Fire risks written during 1879	50,555,276 00	262,122 50
Total	$94,233,104 00	$507,720 34
Deduct risks expired and terminated	47,567,896 00	232,861 52
In force at end of year	$46,665,208 00	$274,858 82
Deduct amount re-insured	1,452,811 00	8,528 00
Net amount in force	$45,212,397 00	$266,330 82

Miscellaneous.

Premiums received from organization of company	$5,822,427 16
Losses paid from organization of company	2,531,741 61
Cash dividends declared from organization of company	1,438,000 00
Dividends declared during the year	70,500 00
Fire losses incurred during the year	104,874 45
Company's stock owned by directors	69,760 00

CITIZENS' INSURANCE COMPANY, ST. LOUIS, MO.

[Incorporated Feb. 2, 1837. Commenced business 1837.]

Paid-up Capital, $200,000.

E. O. Stanard, *President.* *Secretary*, John P. Harrison.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
Missouri state bonds	$160,000 00	$169,600 00
North Missouri Railroad bonds	100,000 00	115,500 00
St. Louis Chamber of Commerce bonds	22,000 00	22,000 00
St. Louis Grain Elevator bonds	20,000 00	20,700 00
East St. Louis Elevator bonds	10,000 00	10,292 00
Yaeger Milling Company stock	12,800 00	13,312 00
Second National Bank stock	2,000 00	400 00
	$326,800 00	$351,804 00

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$19,000 00	
Loans on mortgage of real estate (first liens*),	15,200 00	
Stocks and bonds, as per schedule	351,804 00	
Cash in the office of the company	3,596 11	
Cash deposited in Commercial National Bank,	23,109 06	
Premiums in course of collection (net)	13,155 41	
Gross Assets		$425,864 58

Liabilities.

Losses adjusted, unpaid	$909 00	
claimed and reported	9,170 00	
disputed or resisted	3,450 00	
Unearned premiums on outstanding risks	44,937 48	
Gross Liabilities, except Capital		58,466 48
Surplus as regards policy-holders		$367,398 10
Paid-up Capital		200,000 00
Surplus over Capital		$167,398 10

Income.

Cash received for fire premiums	$97,152 26	
Deduct re-insurance and return premiums	9,011 08	
Net cash received for fire premiums		$88,141 18
Cash received for marine and inland prems.	$6,546 53	
Deduct re-insurance and return premiums	335 81	
Net cash received for marine and inland prems.		6,210 72
Interest and dividends received from all sources		22,654 77
Gross Cash Income		$117,006 67

Expenditures.

Cash paid for fire losses	$54,998 15
paid for marine and inland losses	5,307 15
dividends paid	16,000 00
paid for commissions and brokerage	17,447 52
for salaries of officers and employés	8,300 00
for state and local taxes	6,426 04
for incidental expenses	6,154 11
Gross Cash Expenditures	$114,632 97

* Value of lands mortgaged $16,000 00
Value of buildings thereon 15,000 00
Amount of insurance held as collateral 11,500 00

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$7,072,739 00	$97,151 53
Risks written during 1879	10,310,287 00	97,152 26
Total	$17,383,026 00	$194,303 79
Deduct risks expired and terminated	10,307,185 00	102,305 14
In force at end of year	$7,075,841 00	$91,998 65
Deduct amount re-insured	383,250 00	2,956 90
Net amount in force	$6,692,591 00	$89,041 75
Marine risks outstanding Dec. 31, 1878	$14,000 00	$200 00
Marine risks written during 1879	1,046,338 00	6,546 53
Total	$1,060,338 00	$6,746 53
Deduct risks expired and terminated	1,060,338 00	6,746 53

Miscellaneous.

Losses paid from organization of company	$2,508,272 00
Cash dividends declared from organization of company	621,798 00
Dividends declared during the year (8 per cent)	16,000 00
Fire losses incurred during the year	54,511 00
Marine and inland losses incurred during the year	6,807 00
Company's stock owned by directors	128,000 00

CITY FIRE INSURANCE COMPANY OF THE CITY OF NEW YORK, N.Y.

[Incorporated April 26, 1833. Commenced business June 6, 1833.]

Paid-up Capital, $210,000.

Samuel Townsend, *President.* *Secretary*, David J. Blauvelt.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
1,700 shares Tradesmen's National Bank	$68,000 00	$72,420 00
200 " N. Y. Central and H. R. Railroad,	20,000 00	25,800 00
United States bonds	130,000 00	133,900 00
	$218,000 00	$232,120 00

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$21,500 00
Loans on mortgage of real estate (first liens*),	140,450 00
Interest due or accrued thereon	3,878 77

* Value of lands mortgaged $139,200 00
Value of buildings thereon 132,800 00
Amount of insurance held as collateral 126,850 00

Stocks and bonds, as per schedule	$232,120 00	
Cash in the office of the company	1,293 21	
Cash deposited in various banks	1,958 29	
Interest due and accrued	1,700 00	
Premiums in course of collection (gross)	1,514 00	
Rents due and accrued	133 33	
Premiums more than 3 months due, $19 88		
Gross Assets		$404,547 60

LIABILITIES.

Losses claimed and reported	$7,006 65	
Unearned premiums on outstanding risks	22,745 87	
Due and accrued for rent, salaries, etc.	1,191 66	
Commissions and brokerage	174 14	
Gross Liabilities, except Capital		31,118 32
Surplus as regards policy-holders		$373,429 28
Paid-up Capital		210,000 00
Surplus over Capital		$163,429 28

INCOME.

Cash received for fire premiums	$40,322 85	
Deduct re-insurance and return premiums	1,474 48	
Net cash received for fire premiums		$38,848 37
Interest received on bonds and mortgages		10,095 02
Interest and dividends received from all other sources		13,194 06
Income from rents		514 00
Gross Cash Income		$62,651 45

EXPENDITURES.

Cash paid for fire losses	$20,592 12	
Deduct salvage and re-insurance	478 12	
Net cash paid for fire losses		$20,114 00
Cash dividends paid		21,000 00
Cash paid for commissions and brokerage		3,758 06
for salaries of officers and employés		14,242 71
for state and local taxes		8,632 01
for incidental expenses		8,754 77
Gross Cash Expenditures		$76,501 55

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$10,916,392 00	$14,011 46
Fire risks written during 1879	11,426,626 00	40,506 10
Total	$22,343,018 00	$84,517 56
Deduct risks expired and terminated	11,542,595 00	39,470 83
In force at end of year	$10,800,423 00	$45,046 73
Deduct amount re-insured	91,250 00	299 36
Net amount in force	$10,709,173 00	$44,747 37

MISCELLANEOUS.

Premiums received from organization of company	$2,827,639 40
Losses paid from organization of company	1,298,639 11
Cash dividends declared from organization of company	1,597,800 00
Dividends declared during the year (10 per cent)	21,000 00
Fire losses incurred during the year	26,746 65
Company's stock owned by directors	42,210 00

CLINTON FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated July 11, 1850. Commenced business July 11, 1850.]

PAID-UP CAPITAL, $250,000.

JAMES B. AMES, *President.* *Secretary*, G. T. PATTERSON, Jun.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$277,000 00	$301,715 00
Delaware and Hudson Canal Company bonds,	40,000 00	42,100 00
New Jersey Central Railroad bonds	2,000 00	1,910 00
300 shares New York Central Railroad	30,000 00	39,000 00
90 " New Jersey Central Railroad	9,000 00	7,290 00
100 " American Exchange National Bank,	10,000 00	11,400 00
57 " Merchants' National Bank	2,850 00	3,163 50
	$370,850 00	$406,578 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
35 shares Grocers' Bank, New York	$700 00	$600 00

SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens*),	$28,400 00	
Interest due or accrued thereon	399 14	
Stocks and bonds, as per schedule	406,578 50	
Loans on collateral security, as per schedule	600 00	
Cash in the office of the company	1,472 65	
Cash deposited in American Ex. Nat'l Bank	487 59	
Interest due and accrued	797 10	
Premiums in course of collection (gross)	16,843 31	
Premiums more than 3 months due, $202 71		
Gross Assets		$455,578 29

* Value of lands mortgaged $48,000 00
Value of buildings thereon 32,000 00
Amount of insurance held as collateral 23,600 00

Liabilities.

Losses adjusted, unpaid	$4,975 00	
claimed and reported	4,400 00	
disputed or resisted	3,000 00	
Unearned premiums on outstanding risks	58,305 83	
Due and accrued for rent, salaries, etc.	1,397 75	
Commissions and brokerage	2,947 57	
Return premiums	296 62	
Gross Liabilities, except Capital		$75,322 77
Surplus as regards policy-holders		$380,255 52
Paid-up Capital		250,000 00
Surplus over Capital		$130,255 52

Income.

Cash received for fire premiums	$123,777 96	
Deduct re-insurance and return premiums	10,203 47	
Net cash received for fire premiums		$113,574 49
Interest received on bonds and mortgages		1,614 85
Interest and dividends received from all other sources		18,854 50
Gross Cash Income		$134,043 84

Expenditures.

Cash paid for fire losses	$65,381 57	
Deduct salvage and re-insurance	6,423 91	
Net cash paid for fire losses		$58,957 66
Cash dividends paid		27,500 00
Cash paid for commissions and brokerage		19,441 22
for salaries of officers and employés		20,099 90
for state and local taxes		4,754 57
for rent and incidentals		17,920 52
Gross Cash Expenditures		$148,673 87

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$17,696,734 00	$83,901 48
Fire risks written during 1879	21,780,360 00	139,672 99
Total	$39,477,094 00	$223,574 47
Deduct risks expired and terminated	18,705,744 00	106,884 77
In force at end of year	$20,771,350 00	$116,689 70
Deduct amount re-insured	732,725 00	5,199 83
Net amount in force	$20,038,625 00	$111,489 87

MISCELLANEOUS.

Premiums received from organization of company	$2,459,422 50
Losses paid from organization of company	953,979 96
Cash dividends declared from organization of company	935,000 00
Dividends declared during the year (11 per cent)	27,500 00
Fire losses incurred during the year	64,548 76
Company's stock owned by directors	82,300 00

COLUMBIA FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated March, 1853. Commenced business March, 1853.]

PAID-UP CAPITAL, $300,000.

GEORGE W. SAVAGE, *President.* *Secretary*, JOHN B. ARTHUR.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$198,000 00	$209,210 00
District of Columbia bonds	44,000 00	38,280 00
Brooklyn Park improvement bonds	13,000 00	14,560 00
Brooklyn water loan	10,000 00	11,200 00
New York County Court-House bond	3,000 00	3,240 00
New York county assessment bond	1,000 00	1,080 00
	$269,000 00	$277,570 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
150 shares Bowery National Bank	$22,500 00	$13,000 00
25 " New York Mutual Gas-Light Co.	1,500 00	
40 " Manhattan Gas-Light Company	3,000 00	
90 " Rutgers Fire Insurance Company	3,600 00	10,000 00
30 " Merchants' Fire Insurance Co.	2,250 00	
88 " Mechanics' and Traders' Ins. Co.	3,520 00	
Erie Railroad bonds	11,600 00	10,000 00
	$47,970 00	$33,000 00

SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens*),	$20,000 00
Interest due or accrued thereon	233 33
Bonds, etc., as per schedule	277,570 00
Loans on collateral security, as per schedule	33,000 00
Cash in the office of the company	4,468 64

* Value of lands mortgaged $20,000 00
Value of buildings thereon 20,000 00
Amount of insurance held as collateral 15,000 00

Cash deposited in bank	$1,899 05	
Interest due and accrued	370 00	
Premiums in course of collection (net)	9,591 75	
Notes taken for marine and inland risks	34 34	
Gross Assets		$347,167 11

Liabilities.

Losses claimed and reported	$5,980 90	
Losses disputed or resisted	875 00	
Unearned premiums on outstanding risks	37,085 71	
Due and accrued for rent	500 00	
Gross Liabilities, except Capital		44,441 61
Surplus as regards policy-holders		$302,725 50
Paid-up Capital		300,000 00
Surplus over Capital		$2,725 50

Income.

Cash received for fire premiums	$83,093 76	
Deduct re-insurance and return premiums	13,468 64	
Net cash received for fire premiums		$69,625 12
Unpaid premium notes rec'd during the year	$34 34	
Interest received on bonds and mortgages		1,400 00
Interest and dividends received from all other sources		13,951 96
Gross Cash Income		$84,977 08

Expenditures.

Cash paid for fire losses	$55,205 10	
Deduct salvage and re-insurance	426 15	
Net cash paid for fire losses		$54,778 95
Cash paid for commissions and brokerage		10,716 55
for salaries of officers and employés		13,485 00
for state and local taxes		3,829 46
for incidental expenses		10,799 17
Gross Cash Expenditures		$93,609 13

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$8,241,858 00	$72,168 30
Fire risks written during 1879	8,005,999 00	75,829 40
Total	$16,247,857 00	$147,997 70
Deduct risks expired and terminated	8,357,975 00	73,509 38
In force at end of year	$7,889,882 00	$74,488 32
Deduct amount re-insured	246,033 00	1,122 46
Net amount in force	$7,643,849 00	$73,365 86

MISCELLANEOUS.

Premiums received from organization of company	$3,131,892 00
Losses paid from organization of company	1,889,164 00
Cash dividends declared from organization of company	455,000 00
Fire losses incurred during the year	52,012 10
Company's stock owned by directors	107,070 00

COMMERCE INSURANCE COMPANY, ALBANY, N.Y.

[Incorporated June 1, 1859. Commenced business June 1, 1859.]

PAID-UP CAPITAL, $200,000.

ADAM VAN ALLEN, *President.* *Secretary*, RICHARD V. DEWITT.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$220,000 00	$264,700 00
133 shares First National Bank, Albany	13,300 00	19,950 00
150 " Nat'l Commercial Bank, Albany	15,000 00	31,500 00
80 " National Albany Exchange Bank	8,000 00	10,000 00
50 " Union National Bank, Albany	5,000 00	5,500 00
37 " New York State Nat'l B'k, Albany,	3,700 00	5,550 00
	$265,000 00	$337,200 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
12 shares Albany Railway Company	$900 00	
65 " Albany Gas-Light Company	2,600 00	$4,000 00
20 " First National Bank, Albany	3,000 00	
15 " Union National Bank, Albany	1,650 00	1,500 00
16 " First National Bank, Albany	2,400 00	600 00
	$10,550 00	$6,100 00

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$35,000 00	
Stocks and bonds, as per schedule	337,200 00	
Loans on collateral security, as per schedule	6,100 00	
Cash in the office of the company	316 08	
Cash deposited in First National Bank	20,439 16	
Interest due and accrued	552 33	
Premiums in course of collection (gross)	2,099 95	
Rents due and accrued	106 67	
Gross Assets		$401,814 19

Liabilities.

Losses claimed and reported	$10,000 00	
Unearned premiums on outstanding risks	38,584 58	
Commissions and brokerage	25 93	
Gross Liabilities, except Capital		$48,610 51
Surplus as regards policy-holders		$353,203 68
Paid-up Capital		200,000 00
Surplus over Capital		$153,203 68

Income.

Cash received for fire premiums	$74,121 40	
Deduct re-insurance and return premiums	7,945 02	
Net cash received for fire premiums		$66,176 38
Interest and dividends received from all sources		17,999 51
Income from rents, etc.		965 00
Gross Cash Income		$85,140 89

Expenditures.

Cash paid for fire losses	$33,242 33	
Deduct salvage and re-insurance	552 66	
Net cash paid for fire losses		$32,689 67
Cash dividends paid		24,000 00
Cash paid for commissions and brokerage		9,668 92
for salaries of officers and employés		10,549 98
for state and local taxes		2,922 30
for incidental expenses		5,368 76
Gross Cash Expenditures		$85,199 63

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$9,263,820 00	$86,236 03
Fire risks written during 1879	9,453,730 00	74,121 40
Total	$18,717,550 00	$160,357 43
Deduct risks expired and terminated	9,270,108 00	78,761 72
In force at end of year	$9,447,442 00	$81,595 71
Deduct amount re-insured	546,543 00	4,181 78
Net amount in force	$8,900,899 00	$77,413 93

Miscellaneous.

Premiums received from organization of company	$3,032,646 00
Losses paid from organization of company	2,107,797 00
Cash dividends declared from organization of company	498,000 00
Dividends declared during the year (12 per cent)	24,000 00
Fire losses incurred during the year	37,180 63
Company's stock owned by directors	64,725 00

COMMERCIAL FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated May 15, 1850. Commenced business May 15, 1850.]

PAID-UP CAPITAL, $200,000.

M. V. B. FOWLER, *President.* *Secretary*, D. QUACKINBUSH.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$255,600 00	$294,155 50
Brooklyn corporation notes	33,000 00	38,180 00
Long Island City bonds	10,000 00	10,300 00
Flushing city bonds	12,000 00	12,600 00
Elizabeth city bonds	20,000 00	10,000 00
New York corporation bonds	1,000 00	1,150 00
	$331,600 00	$366,385 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Tradesmen's Fire Insurance Company	$500 00	$350 00
Merchants' Exchange Bank	5,600 00	4,000 00
	$6,100 00	$4,350 00

SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens*),	$69,450 00	
Interest due or accrued thereon	875 84	
Bonds, as per schedule	366,385 50	
Loans on collateral security, as per schedule	4,350 00	
Cash in the office of the company	13,803 63	
Cash deposited in Irving National Bank	20,701 48	
Interest due and accrued	2,592 03	
Premiums in course of collection (gross)	34,486 81	
Notes taken for marine and inland risks	899 10	
Gross Assets		$513,544 39

LIABILITIES.

Losses adjusted, unpaid	$2,000 00
claimed and reported	23,360 46
disputed or resisted	1,600 00
Unearned premiums on outstanding risks	163,552 50
Dividends to stockholders unpaid	65 00

* Value of lands mortgaged $72,500 00
Value of buildings thereon 107,500 00
Amount of insurance held as collateral 66,100 00

Due and accrued for rent, salaries, etc.	$1,611 79	
Commissions and brokerage	8,621 70	
Return premiums	331 64	
Gross Liabilities, except Capital		$201,143 09
Surplus as regards policy-holders		$312,401 30
Paid-up Capital		200,000 00
Surplus over Capital		$112,401 30

Income.

Cash received for fire premiums	$295,765 83	
Deduct re-insurance and return premiums	14,038 47	
Net cash received for fire premiums		$281,727 36
Cash rec'd for marine and inland premiums	$25,935 00	
Deduct re-insurance and return premiums	164 13	
Net cash rec'd for marine and inland prems.		25,770 87
Unpaid premium notes rec'd during the year	$899 10	
Interest received on bonds and mortgages		4,502 75
Interest and dividends received from all other sources		18,737 26
Gross Cash Income		$330,738 24

Expenditures.

Cash paid for fire losses	$171,208 72	
Deduct salvage and re-insurance	3,499 00	
Net cash paid for fire losses		$167,709 72
Cash paid for marine and inland losses		13,755 88
Cash dividends paid		20,089 00
Cash paid for commissions and brokerage		68,140 04
for salaries of officers and employés		22,152 68
for state and local taxes		6,275 14
for incidental expenses		23,502 21
Gross Cash Expenditures		$321,624 67

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$34,848,028 00	$228,953 22
Fire risks written during 1879	38,544,393 00	287,328 29
Total	$73,392,421 00	$516,281 51
Deduct risks expired and terminated	35,728,310 00	203,000 50
In force at end of year	$37,664,111 00	$313,281 01
Deduct amount re-insured	257,587 00	1,706 85
Net amount in force	$37,406,524 00	$311,574 16

Marine risks outstanding Dec. 31, 1878	$324,189 00	$9,126 76
Marine risks written during 1879	2,815,928 00	25,935 00
Total	$3,140,117 00	$35,061 76
Deduct risks expired and terminated	2,624,135 00	20,733 99
In force at end of year	$515,982 00	$14,327 77

MISCELLANEOUS.

Premiums received from organization of company	$3,878,019 75
Losses paid from organization of company	2,102,317 30
Cash dividends declared from organization of company	796,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	167,329 36
Marine and inland losses incurred during the year	13,755 88
Company's stock owned by directors	86,850 00

COMMERCIAL MUTUAL INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April, 1842. Commenced business May, 1852.]

W. I. COMES, *President.* *Secretary*, HENRY D. KING.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$426,000 00	$425,115 00
American Exchange Bank stock	20,000 00	22,400 00
Market Bank stock	2,500 00	2,850 00
Corn Exchange Bank stock	4,000 00	5,640 00
Bank of the State of New York stock	1,600 00	1,840 00
Park Bank stock	10,000 00	11,000 00
Bank of New York stock	3,700 00	5,106 00
Gallatin National Bank stock	3,300 00	4,455 00
Continental Bank stock	5,000 00	5,125 00
Merchants' Bank stock	6,200 00	7,626 00
St. Nicholas Bank stock	7,500 00	7,800 00
Bank of Commerce stock	5,400 00	7,236 00
Bank of America stock	1,800 00	2,637 00
Nassau Bank stock	5,000 00	4,200 00
Bank of North America stock	4,690 00	4,080 30
Metropolitan Bank stock	5,600 00	7,392 00
Mechanics' Banking Association stock	10,000 00	7,700 00
Brooklyn city water bonds	5,000 00	5,100 00
Newark city bonds	13,000 00	14,850 00
Louisville city bonds	15,000 00	15,600 00
Erie Railroad bonds	15,000 00	15,562 50
Morris and Essex Railroad bonds	43,000 00	47,320 00
Warren Railroad bonds	9,000 00	9,900 00

Dela., Lackawanna, and Western R.R. bonds,	$5,000 00	$5,800 00
New York City Insurance Company stock .	1,100 00	715 00
Coast Wrecking Company stock . . .	4,500 00	450 00
Atlantic Mutual Insurance Company scrip .	12,310 00	12,292 00
Union Mutual Insurance Company scrip . .	470 40	235 50
Metropolitan Elevated Railroad bonds . .	10,000 00	10,200 00
Delaware and Hudson Canal Company bonds .	15,000 00	16,200 00
Detroit, G. H., and Milwaukee R.R. bonds .	900 00	675 00
	$671,570 40	$687,102 30

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
United States bonds	$5,225 00	$5,000 00
100 shares Bergen County Gas-Light Company,	1,875 00	1,000 00
	$7,100 00	$6,000 00

Summary of Assets Dec. 31, 1879.

Stocks, bonds, etc., as per schedule . .	$687,102 30	
Loans on collateral security, as per schedule .	6,000 00	
Cash deposited in various banks . . .	32,620 11	
Interest due and accrued	3,314 95	
Premiums in course of collection (gross) .	12,534 11	
Notes taken for marine and inland risks . .	61,639 28	
Salvage on losses paid	7,594 00	
Gross Assets		$810,804 75

Liabilities.

Losses claimed and reported	$19,864 52	
Losses disputed or resisted	2,550 00	
Unearned premiums on outstanding risks .	69,594 19	
Unpaid scrip ordered to be redeemed . .	6,644 20	
Interest due or accrued on scrip . . .	7,462 51	
Re-insurance premiums	3,314 94	
Return premiums, etc.	3,140 17	
Gross Liabilities, except Scrip . . .		112,570 53
Surplus as regards policy-holders		$698,234 22
Scrip outstanding, not ordered to be redeemed . . .		616,055 00
Surplus over Scrip		$82,179 22

Income.

Cash received for fire premiums . . .	$24,584 28	
Deduct re-insurance and return premiums .	2,713 67	
Net cash received for fire premiums . .		$21,870 61
Cash received for marine and inland premiums,	$220,056 73	
Deduct re-insurance and return premiums .	78,374 60	
Net cash received for marine and inland prems.		141,682 13

Unpaid premium notes rec'd during the year	$48,940 07	
Interest and dividends received from all sources		$37,511 77
Profit on bonds sold, etc.		22,917 19
Gross Cash Income		$223,981 70

Expenditures.

Cash paid for fire losses	$30,555 42	
Deduct salvage and re-insurance	491 94	
Net cash paid for fire losses		$30,063 48
Cash paid for marine and inland losses	$120,131 48	
Deduct salvage and re-insurance	30,496 90	
Net cash paid for marine and inland losses		89,634 58
Cash paid for redemption of scrip		415 00
Interest paid scripholders		36,707 40
Cash paid for commissions and brokerage		9,767 75
for salaries of officers and employés		21,670 40
for incidental expenses		39,235 20
Gross Cash Expenditures		$227,493 81

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$4,251,605 00	$24,318 84
Fire risks written during 1879	4,969,046 00	25,759 51
Total	$9,220,651 00	$50,078 35
Deduct risks expired and terminated	5,167,101 00	26,051 99
In force at end of year	$4,053,550 00	$24,026 36
Marine risks outstanding Dec. 31, 1878	$4,889,037 00	$68,808 00
Marine risks written during 1879	18,465,845 00	207,372 82
Total	$23,354,882 00	$276,180 82
Deduct risks expired and terminated	17,292,751 00	215,328 08
In force at end of year	$6,062,131 00	$60,852 74
Deduct amount re-insured	80,953 00	3,271 73
Net amount in force	$5,981,178 00	$57,581 01

Miscellaneous.

Premiums received from organization of company	$12,439,732 96
Losses paid from organization of company	7,345,760 55
Fire losses incurred during the year	32,279 57
Marine and inland losses incurred during the year	74,200 53

CONNECTICUT FIRE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated June, 1850. Commenced business July, 1850.]

PAID-UP CAPITAL, $1,000,000.

M. BENNETT, Jun., *President.* *Secretary*, CHARLES R. BURT.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$470,000 00	$488,300 00
Connecticut state bonds	16,000 00	16,800 00
New Britain city water bonds	15,000 00	16,200 00
Hartford city bonds	16,000 00	17,280 00
Columbus (O.) city bonds	5,000 00	5,000 00
Middletown (Conn.) city bonds, 7s	20,000 00	20,900 00
Newark (O.) city bonds	4,500 00	4,500 00
Toledo Board of Education bonds	10,000 00	10,800 00
Erie city consolidated bonds	10,000 00	10,300 00
Michigan Central Railroad bonds	20,000 00	23,600 00
Chicago and Iowa Railroad bonds	20,000 00	12,000 00
New York, New Haven, and H. R.R. bonds	40,000 00	46,000 00
Erie Railway gold consols	20,000 00	23,000 00
Canada Southern Railroad bonds	20,000 00	17,600 00
Broadway and Seventh Avenue R.R. bonds	20,000 00	20,200 00
Tiffin (O.) Gas Company bonds	25,000 00	25,000 00
Boston and Albany Railroad stock	5,000 00	6,850 00
Pitts., Fort Wayne, and Chicago R.R. stock	30,000 00	33,900 00
New York, New Haven, and H. R.R. stock	50,000 00	77,500 00
Chicago, Burlington, and Quincy R.R. stock	22,000 00	27,500 00
Imp. and Traders' Nat'l Bank stock, N.Y.	30,000 00	66,000 00
Fulton National Bank stock, New York	6,900 00	9,200 00
Farmers' and Mech. Nat'l Bank st'k, Hartford,	18,800 00	21,620 00
National Exchange Bank stock, Hartford	13,600 00	17,680 00
Hartford National Bank stock, Hartford	30,000 00	45,000 00
First National Bank stock, Hartford	18,500 00	19,425 00
Ætna National Bank stock, Hartford	10,000 00	11,500 00
Phœnix National Bank stock, Hartford	15,000 00	22,050 00
Charter Oak National Bank stock, Hartford	9,300 00	11,532 00
	$990,600 00	$1,127,237 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
New York, New Haven, and H. R.R stock	$5,550 00	$3,300 00
Hartford Trust Company stock	6,300 00	4,736 00
Case, Lockwood, and Brainard Co. stock	7,500 00	500 00
Orient Insurance Company stock	480 00	400 00
Connecticut Fire Insurance Company stock	625 00	

New York, New Haven, and H. R.R. stock	$2,015 00	
Middlesex County National Bank stock	1,500 00	$2,686 00
Collins Company stock	2,000 00	
Hartford Bridge Company stock	2,500 00	1,750 00
Continental Insurance Company stock, N.Y.	1,875 00	
United States Express Company stock	9,600 00	
Delaware and Hudson Canal Company stock	7,400 00	33,000 00
Wells, Fargc, & Co. Express stock	20,800 00	
Adams Express Company stock	4,200 00	
Pacific Mail Steamship Company stock	3,500 00	
	$75,845 00	$46,372 00

Summary of Assets Dec. 31, 1879.

Loans on mortgage of real estate (first liens*),	$145,600 00	
Stocks, bonds, etc., as per schedule	1,127,237 00	
Loans on collateral security, as per schedule	46,372 00	
Cash in the office of the company	75 03	
Cash deposited in National Exchange Bank	118,566 92	
Premiums in course of collection (net)	45,629 07	
Gross Assets		$1,483,480 02
Deduct special deposits in other states		110,000 00
Balance		$1,373,480 02

Liabilities.

Losses adjusted, unpaid	$6,550 00	
claimed and reported	27,000 00	
disputed or resisted	6,996 00	
Unearned premiums on outstanding risks	233,271 68	
Gross Liabilities, except Capital	$273,817 68	
Deduct Liabilities on special deposits	27,002 71	
		246,814 97
Surplus as regards policy-holders		$1,126,665 05
Paid-up Capital		1,000,000 00
Surplus over Capital		$126,665 05

Income.

Cash received for fire premiums	$459,742 11	
Deduct re-insurance and return premiums	60,394 04	
Net cash received for fire premiums		$399,348 07
Interest received on bonds and mortgages		8,333 33
Interest and dividends received from all other sources		72,823 36
Gross Cash Income		$480,504 76

* Value of lands mortgaged $176,000 00
Value of buildings thereon 185,000 00
Amount of insurance held as collateral 159,500 00

Expenditures.

Cash paid for fire losses	$233,940 37
Cash dividends paid	100,000 00
Cash paid for commissions and brokerage	68,025 49
for salaries of officers and employés	21,198 51
for state and local taxes	8,694 03
for incidental expenses	19,650 76
Gross Cash Expenditures	$451,509 16

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$37,042,514 00	$426,348 95
Fire risks written during 1879	44,753,757 00	459,742 11
Total	$81,796,271 00	$886,091 06
Deduct risks expired and terminated	40,827,640 00	428,624 31
In force at end of year	$40,968,631 00	$457,466 75

Miscellaneous.

Premiums received from re-organization of company	$2,781,656 30
Losses paid from re-organization of company	1,337,861 42
Cash dividends declared from re-organization of company	615,000 00
Dividends declared during the year (10 per cent)	100,000 00
Fire losses incurred during the year	231,234 71
Company's stock owned by directors	212,400 00

CONTINENTAL INSURANCE COMPANY, NEW YORK.

[Incorporated November, 1852. Commenced business January, 1853.]

Paid-up Capital, $1,000,000.

George T. Hope, *President.* *Secretary*, Cyrus Peck.

Detailed Statement of Stocks, Bonds, Etc.

		Par value.	Market value.
250 shares	American Exchange Nat'l Bank	$25,000 00	$28,250 00
69 "	Bank of America	6,900 00	10,074 00
50 "	Bowery National Bank	5,000 00	7,250 00
35 "	Dry Goods Bank	612 50	175 00
1,200 "	Mechanics' National Bank	30,000 00	40,800 00
333 "	Merchants' National Bank	16,650 00	20,313 00
250 "	Mercantile National Bank	25,000 00	21,250 00
200 "	Metropolitan National Bank	20,000 00	26,400 00
100 "	Nassau Bank	10,000 00	8,500 00
70 "	Phenix National Bank	14,000 00	14,000 00
100 "	St. Nicholas National Bank	10,000 00	10,500 00

200	shares	Central Trust Company	$20,000 00 $23,400 00
200	"	Delaware and Hudson Canal Co.	20,000 00 14,800 00
20	"	N. Y. Guar. and Indemnity Co.	2,000 00 2,000 00
1.500	"	New York and Harlem R.R. Co.	75,000 00 117,000 00
Alabama state bonds			10,000 00 5,400 00
South Carolina state bonds			11,500 00 9,775 00
Tennessee state bonds			26,000 00 7,940 00
United States bonds			900,000 00 1,090,810 00
			$1,227,662 50 $1,458,637 00

Securities held as collateral for cash loans:—

			Market value.	Loaned thereon.
16	shares	Hanover National Bank	$1,792 00	$500 00
60	"	American Exchange Nat'l Bank	6,780 00	3,800 00
80	"	Nassau Bank	6,800 00	5,050 00
250	"	Central Trust Company	29,250 00	
800	"	Rensselaer and Saratoga Railroad	88,000 00	100,000 00
100	"	Corn Exchange Bank	14,000 00	
United States bonds			260 50	225 00
10	shares	United States Trust Company	3,300 00	1,600 00
100	"	Brooklyn City Railroad	1,400 00	600 00
173	"	Phenix National Bank	3,460 00	2,260 00
250	"	St. Nicholas National Bank	26,250 00	20,000 00
30	"	Mechanics' Bank	2,400 00	1,200 00
300	"	Michigan Central Railroad	27,000 00	
100	"	Chicago and North-Western R.R.	9,000 00	
100	"	Delaware and Hudson Canal Co.	7,400 00	100,000 00
100	"	Lake Shore and Michigan So. R.R.	10,000 00	
New York, Lake Erie, and West. R.R. bonds,			65,250 00	
			$302,342 50	$235,235 00

Summary of Assets Dec. 31, 1879.*

Cash value of unencumbered real estate	$677,500 00
Loans on mortgage of real estate (first liens†),	673,600 00
Interest due or accrued thereon	16,474 88
Stocks, bonds, etc., as per schedule	1,458,637 00
Loans on collateral security, as per schedule	235,235 00
Cash in the office of the company	2,654 62
Cash deposited in various banks	238,031 96
Interest due and accrued	10,655 72

* The company holds, also, instalment premium notes to the amount of $1,285,967.13, which do not enter into nor form any part of the assets of the company, as no portion of them is earned. Whatever value is attached to them would necessarily be counterbalanced by the addition of an exactly equal amount to the re-insurance liability, the entire sum consisting of "unearned premiums."

† Value of lands mortgaged $1,029,725 00
Value of buildings thereon 1,142,000 00
Amount of insurance held as collateral 630,450 00

Premiums in course of collection (gross)	$150,399 58	
Rents due and accrued	15,000 00	
Re-insurance due	365 21	
Gross Assets*		$3,478,553 97
Deduct special deposits in other states		30,250 00
Balance		$3,448,303 97

LIABILITIES.

Losses claimed and reported	$181,558 39	
Losses disputed or resisted	22,500 00	
Total amount of losses	$204,058 39	
Less re-insurance	5,745 65	
Net amount of unpaid losses	$198,312 74	
Unearned premiums on outstanding risks	1,132,518 32	
Unpaid scrip ordered to be redeemed	14,792 00	
Interest due or accrued on scrip	6,932 46	
Dividends to stockholders unpaid	313 96	
Commissions and brokerage	20,000 00	
Gross Liabilities, except Capital and Scrip,	$1,372,869 48	
Deduct liabilities on special deposits	19,158 34	
		1,353,711 14
Surplus as regards policy-holders		$2,094,592 83
Paid-up Capital	$1,000,000 00	
Scrip outstanding, not ordered to be redeemed,	77,164 00	
		1,077,164 00
Surplus over Capital and Scrip		$1,017,428 83

INCOME.

Cash received for fire premiums	$1,737,252 34	
Deduct re-insurance and return premiums	223,183 20	
Net cash received for fire premiums		$1,514,069 14
Interest received on bonds and mortgages		44,113 48
Interest and dividends received from all other sources		91,620 50
Income from rents		38,853 05
Gross Cash Income		$1,688,656 17

EXPENDITURES.

Cash paid for fire losses	$850,258 54	
Deduct salvage and re-insurance	24,304 86	
Net cash paid for fire losses		$825,953 68
Cash dividends paid		136,595 59
Cash paid for redemption of scrip		674 08
Interest paid scripholders		

* Including $475,000 special reserve fund held under New York law.

Cash paid for commissions and brokerage	$257,732 21
for salaries of officers and employés	197,804 70
for state and local taxes	37,017 10
for incidental expenses	126,980 86
Gross Cash Expenditures	$1,582,758 22

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$255,360,875 00	$2,020,110 47
Fire risks written during 1879	236,823,419 00	1,554,027 57
Total	$492,184,294 00	$3,574,138 04
Deduct risks expired and terminated	213,372,659 00	1,322,748 16
In force at end of year	$278,811,635 00	$2,251,389 88
Deduct amount re-insured	5,887,120 00	39,958 43
Net amount in force	$272,924,515 00	$2,211,431 45

Miscellaneous.

Premiums received from organization of company	$20,518,636 27
Losses paid from organization of company	10,944,064 52
Cash dividends declared from organization of company	3,150,997 36
Dividends declared during the year	136,500 00
Fire losses incurred during the year	851,409 57
Company's stock owned by directors	259,100 00

DELAWARE MUTUAL SAFETY INSURANCE COMPANY, PHILADELPHIA, PENN.

[Incorporated April 10, 1835. Commenced business Aug. 6, 1835.]

Paid-up Capital, $360,000.

Thomas C. Hand, *President.* *Secretary*, Henry Lylburn.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
Pennsylvania state bonds	$237,400 00	$265,888 00
Philadelphia city bonds	100,000 00	118,425 00
New Jersey state bonds	242,000 00	272,990 00
Boston city bonds	100,000 00	118,000 00
St. Louis city bonds	100,000 00	107,500 00
Pittsburgh city bonds	77,000 00	80,330 00
Cincinnati city bonds	50,000 00	54,500 00
Columbus city bonds	25,000 00	26,500 00
United States bonds	30,000 00	30,675 00
Tennessee state bonds	44,000 00	13,860 00
380 shares Pennsylvania Railroad	19,000 00	18,620 00

134 shares Northern Pennsylvania Railroad	$6,700 00	$6,432 00
American Steamship Co. bonds, guaranteed	40,000 00	39,600 00
Wm. Cramp & Sons' dry dock mort. bonds	27,000 00	27,000 00
Stocks and scrip of sundry corporations	13,453 00	2,787 00
	$1,111,553 00	$1,183,107 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
200 shares Pennsylvania Railroad	$9,800 00	$4,975 00
United States bonds	120,292 25	114,000 00
Philadelphia city bonds	28,000 00	25,000 00
	$158,092 25	$143,975 00

SUMMARY OF ASSETS OCT. 31, 1879.

Cash value of unencumbered real estate	$120,000 00	
Loans on mortgage of real estate (first liens*),	197,950 00	
Interest due or accrued thereon	2,930 00	
Stocks, bonds, etc., as per schedule	1,183,107 00	
Loans on collateral security, as per schedule	143,975 00	
Cash in the office of the company	451 43	
Cash deposited in various banks	46,242 50	
Interest due and accrued	611 27	
Premiums in course of collection (net)	86,478 46	
Notes taken for marine and inland risks	279,081 54	
Miscellaneous	3,320 42	
Premiums more than 3 months due, $41,408 00		
Gross Assets		$2,064,147 62

LIABILITIES.

Losses adjusted, unpaid	$10,784 00	
claimed and reported	82,451 00	
disputed or resisted	6,000 00	
Unearned premiums on outstanding risks	335,114 39	
Reclaimable on perpetual fire policies	78,229 85	
Unpaid scrip ordered to be redeemed	7,060 00	
Interest and dividends due and unpaid	7,164 50	
State and local taxes	9,525 14	
Gross Liabilities, except Capital and Scrip,		536,328 88
Surplus as regards policy-holders		$1,527,818 74
Paid-up Capital	$360,000 00	
Scrip outstanding, not ordered to be redeemed,	916,055 00	
		1,276,055 00
Surplus over Capital and Scrip		$251,763 74

* Value of lands mortgaged $165,600 00
Value of buildings thereon 164,400 00
Amount of insurance held as collateral 139,000 00

Income.

Cash received for fire premiums	$102,569 73	
Deduct re-insurance and return premiums	7,346 50	
Net cash received for fire premiums		$95,223 23
Cash rec'd for marine and inland premiums	$590,394 83	
Deduct re-insurance and return premiums	82,130 22	
Net cash rec'd for marine and inland prems.		508,264 61
Unpaid premium notes rec'd during the year	$279,081 54	
Interest received on bonds and mortgages		11,800 00
Interest and dividends received from all other sources		71,304 58
Profit on sale of securities		11,644 24
Deposits received for perpetual fire risks	958 00	
Gross Cash Income		$698,236 66

Expenditures.

Cash paid for fire losses	$51,224 40	
Deduct salvage and re-insurance	2,424 85	
Net cash paid for fire losses		$48,799 55
Cash paid for marine and inland losses	$396,792 31	
Deduct salvage and re-insurance	28,029 49	
Net cash paid for marine and inland losses		368,762 82
Cash dividends paid		36,000 00
Cash paid for redemption of scrip		175,695 00
Interest paid scripholders		57,225 00
Cash paid for commissions and salaries		72,514 96
for state and local taxes		15,357 89
for incidentals		13,099 84
Deposits returned on perpetual fire risks	$1,845 05	
Gross Cash Expenditures		$787,455 06

Risks and Premiums.

		Premiums.
Fire risks outstanding Oct. 31, 1878	$19,286,154 00	$158,123 56
Fire risks written during 1879	14,874,533 00	103,456 78
Total	$34,160,687 00	$261,580 34
Deduct risks expired and terminated	17,099,034 00	127,405 46
In force at end of year	$17,061,653 00	$134,174 88
Perpetual risks in force	$3,165,340 00	
Marine risks outstanding Oct. 31, 1878	$10,675,424 00	$239,429 06
Marine risks written during 1879	50,217,464 00	607,451 57
Total	$60,892,888 00	$846,880 63
Deduct risks expired and terminated	47,125,817 00	578,292 60
In force at end of year	$13,767,071 00	$268,588 03

MISCELLANEOUS.

Dividends declared during the year (10 per cent)	$36,000 00
Fire losses incurred during the year	47,549 02
Marine and inland losses incurred during the year	366,916 06
Company's stock owned by directors	43,925 00
Scrip dividends declared during the year	115,865 00

ENTERPRISE FIRE AND MARINE INSURANCE COMPANY, CINCINNATI, O.

[Incorporated December, 1865. Commenced business December, 1865.]

PAID-UP CAPITAL, $300,000.

JOHN W. HARTWELL, *President.* *Secretary*, J. W. McCORD.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$141,950 00	$147,982 87
Cincinnati city bonds	21,000 00	22,160 00
Alabama state bonds	10,000 00	5,000 00
Cincinnati, Hamilton, and Dayton R.R. stock,	7,500 00	4,500 00
Cincinnati Underwriters' Wrecking Co. stock,	3,500 00	3,500 00
	$183,950 00	$183,142 87

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$149,655 14	
Loans on mortgage of real estate (first liens*),	7,385 56	
Interest due or accrued thereon	532 51	
Stocks and bonds, as per schedule	183,142 87	
Cash in the office of the company	730 54	
Cash deposited in Commercial Bank	12,365 47	
Premiums in course of collection (gross)	13,865 94	
Notes taken for marine and inland risks	22,866 13	
Rents due and accrued	1,352 00	
Salvage claims	4,560 52	
Gross Assets		$396,456 68

LIABILITIES.

Losses adjusted, unpaid	$1,413 20
claimed and reported	6,293 62
disputed or resisted	1,700 00
Unearned premiums on outstanding risks	60,400 58
Dividends to stockholders unpaid	25 00

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* Value of lands mortgaged $13,300 00
Value of buildings thereon 11,250 00
Amount of insurance held as collateral 2,100 00

Commissions and brokerage	$387 06	
Re-insurance due	25 00	
Gross Liabilities, except Capital		$70,244 46
Surplus as regards policy-holders		$326,212 22
Paid-up Capital		300,000 00
Surplus over Capital		$26,212 22

Income.

Cash received for fire premiums	$75,464 75	
Deduct re-insurance and return premiums	7,129 85	
Net cash received for fire premiums		$68,334 90
Cash received for marine and inland prems.	$50,230 39	
Deduct re-insurance and return premiums	3,880 73	
Net cash rec'd for marine and inland prems.		46,349 66
Unpaid premium notes rec'd during the year	$37,183 75	
Interest received on bonds and mortgages		1,623 74
Interest and dividends received from all other sources		9,292 48
Income from rents		12,721 11
Gross Cash Income		$138,321 89

Expenditures.

Cash paid for fire losses	$46,404 15	
Deduct salvage and re-insurance	119 44	
Net cash paid for fire losses		$46,284 71
Cash paid for marine and inland losses	$38,263 23	
Deduct salvage and re-insurance	1,140 43	
Net cash paid for marine and inland losses		37,122 80
Cash dividends paid		14,975 00
Cash paid for commissions and brokerage		12,305 69
for salaries of officers and employés		12,760 03
for state and local taxes		4,355 18
for incidentals		6,457 57
for ground rents		7,000 00
Gross Cash Expenditures		$141,260 98

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$7,200,397 00	$92,221 53
Fire risks written during 1879	7,013,625 00	75,615 32
Total	$14,214,022 00	$167,836 85
Deduct risks expired and terminated	7,330,679 00	81,735 16
In force at end of year	$6,883,343 00	$86,101 69
Deduct amount re-insured	150,267 00	1,590 21
Net amount in force	$6,733,076 00	$84,511 48

Marine risks outstanding Dec. 31, 1878	$416,372 00	$41,080 45
Marine risks written during 1879	1,637,605 00	51,077 27
Total	$2,053,977 00	$92,157 72
Deduct risks expired and terminated	1,675,055 00	54,728 72
In force at end of year	$378,922 00	$37,429 00
Deduct amount re-insured	4,500 00	275 00
Net amount in force	$374,422 00	$37,154 00

MISCELLANEOUS.

Premiums received from organization of company	$3,716,483 10
Losses paid from organization of company	2,426,253 17
Cash dividends declared from organization of company	222,000 00
Dividends declared during the year (5 per cent)	15,000 00
Fire losses incurred during the year	46,025 75
Inland losses incurred during the year	26,298 47
Company's stock owned by directors	123,620 00

EQUITABLE FIRE AND MARINE INSURANCE COMPANY, PROVIDENCE, R.I.

[Incorporated May, 1859. Commenced business September, 1860.]

PAID-UP CAPITAL, $200,000.

FRED W. ARNOLD, *President.* *Secretary*, JAMES E. TILLINGHAST.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
500 shares Old National Bank	$50,000 00	$54,000 00
200 " National Bank of Commerce	10,000 00	9,400 00
200 " American National Bank	10,000 00	9,400 00
30 " Third National Bank	3,000 00	3,150 00
100 " Fourth National Bank	10,000 00	11,500 00
100 " First National Bank, Warren, R.I.	10,000 00	10,000 00
40 " American Screw Company	10,000 00	10,400 00
United States bonds	50,000 00	51,918 75
Union Pacific Railroad bonds	20,000 00	21,600 00
	$173,000 00	$181,368 75

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$129,900 00
Stocks and bonds, as per schedule	181,368 75
Cash in the office of the company	602 24
Cash deposited in Old National Bank	25,546 22
Premiums in course of collection (gross)	12,971 66

Rents due and accrued	$2,249 50	
Premiums more than 3 months due,	$492 56	
Gross Assets		$352,638 37

Liabilities.

Losses claimed and reported	$9,848 50	
Losses disputed or resisted	745 00	
Unearned premiums on outstanding risks	58,220 54	
Dividends to stockholders unpaid	165 80	
Due and accrued for rent, salaries, etc.	500 00	
State and local taxes	500 00	
Commissions and brokerage	2,000 00	
Gross Liabilities, except Capital		71,979 84
Surplus as regards policy-holders		$280,658 53
Paid-up Capital		200,000 00
Surplus over Capital		$80,658 53

Income.

Cash received for fire premiums	$106,479 29	
Deduct re-insurance and return premiums	8,704 31	
Net cash received for fire premiums		$97,774 98
Cash received for marine and inland prems.	$9,357 66	
Deduct re-insurance and return premiums	237 13	
Net cash rec'd for marine and inland prems.		9,120 53
Interest and dividends received from all sources		11,947 19
Income from rents		7,719 35
Gross Cash Income		$126,562 05

Expenditures.

Cash paid for fire losses	$44,602 01	
Deduct salvage and re-insurance	379 27	
Net cash paid for fire losses		$44,222 74
Cash paid for marine and inland losses	$4,860 99	
Deduct salvage and re-insurance	59 36	
Net cash paid for marine and inland losses		4,801 63
Cash dividends paid		16,539 50
Cash paid for commissions and brokerage		17,516 67
for salaries and agency expenses		17,227 49
for state and local taxes		4,745 02
for incidentals		2,416 66
Gross Cash Expenditures		$107,469

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$9,116,869 00	$103,653 91
Fire risks written during 1879	11,749,896 00	106,479 29
Total	$20,866,765 00	$210,133 20
Deduct risks expired and terminated	9,993,126 00	94,861 51
In force at end of year	$10,873,639 00	$115,271 69
Deduct amount re-insured	90,406 00	835 27
Net amount in force	$10,783,233 00	$114,436 42
Marine risks outstanding Dec. 31, 1878	$38,298 00	$492 09
Marine risks written during 1879	1,719,029 00	9,357 66
Total	$1,757,327 00	$9,849 75
Deduct risks expired and terminated	1,675,611 00	8,981 59
In force at end of year	$81,716 00	$868 16

Miscellaneous.

Premiums received from organization of company	$1,610,751 22
Losses paid from organization of company	1,194,063 22
Cash dividends declared from organization of company	290,000 00
Dividends declared during the year (8 per cent)	16,000 00
Fire losses incurred during the year	45,897 21
Marine and inland losses incurred during the year	3,632 41
Company's stock owned by directors	44,430 00

EXCHANGE FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April 9, 1853. Commenced business May, 1853.]

Paid-up Capital, $200,010.

R. Carman Combes, *President.* *Secretary*, Geo. W. Montgomery.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds, 5s	$200,000 00	$207,000 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
United States bonds	$1,030 00	$900 00
United States bonds	2,060 00	1,900 00
Phœnix National Bank, N.Y.	660 00	
Rutgers Fire Insurance Company	2,550 00	
Oriental Bank	625 00	
Citizens' Bank	1,500 00	7,500 00
New York Equitable Insurance Company	1,680 00	
Home Insurance Company	3,900 00	

Harlem Gas-Light Company	$440 00	
New York City Insurance Company	490 00	$3,100 00
Hamilton Fire Insurance Company	954 00	
Harlem and New York Navigation Company	1,710 00	
National Mechanics' Banking Association	937 50	
Firemen's Trust Insurance Company	220 00	2,000 00
Mechanics' Fire Insurance Company	875 00	
American Exchange Insurance Company	500 00	
Marine National Bank	2,625 00	1,500 00
Manhattan Life Insurance Company	5,250 00	2,000 00
Sterling Fire Insurance Company	800 00	700 00
Manhattan Fire Insurance Company	1,590 00	1,300 00
Harlem and New York Navigation Company	250 00	200 00
Sterling Fire Insurance Company	400 00	
Franklin and Emporium Fire Insurance Co.	375 00	1,200 00
Park Fire Insurance Company	770 00	
Republic Fire Insurance Company	1,540 00	950 00
Commercial Fire Insurance Company	2,750 00	3,000 00
New York Fire Insurance Company	1,725 00	
Importers' and Traders' Insurance Company	1,010 00	900 00
Continental National Bank	1,500 00	1,000 00
Irving National Bank	1,200 00	
Bowery National Bank	750 00	
Butchers' and Drivers' National Bank	1,682 50	
Gallatin National Bank	362 50	4,000 00
Bank of State of New York	360 00	
East River Bank	365 00	
Williamsburg Gas-Light Company scrip	1,125 00	
Ridgewood Insurance Company	1,000 00	1,750 00
St. Louis, Jacksonville, and Chic. R.R. bonds	1,100 00	
Central Park, N. and E. River Railroad bonds,	3,150 00	2,000 00
	$51,811 50	$35,900 00

Summary of Assets Dec. 31, 1879.

Loans on mortgage of real estate (first liens*),	$97,250 00	
Interest due or accrued thereon	2,494 33	
Bonds, as per schedule	207,000 00	
Loans on collateral security, as per schedule	35,900 00	
Cash in the office of the company	5,075 29	
Cash deposited in Nat'l Mechanics' B'k'g Asso.	13,466 65	
Interest due and accrued	550 40	
Premiums in course of collection (net)	8,638 85	
Gross Assets		$370,375 52

* Value of lands mortgaged $96,000 00
Value of buildings thereon 134,000 00
Amount of insurance held as collateral 107,000 00

Liabilities.

Losses claimed and reported	$13,250 00	
Losses disputed or resisted	7,200 00	
Unearned premiums on outstanding risks	55,172 54	
Dividends to stockholders unpaid	447 00	
Due and accrued for rent, salaries, etc.	1,000 00	
Gross Liabilities, except Capital		$77,069 54
Surplus as regards policy-holders		$293,305 98
Paid-up Capital		200,010 00
Surplus over Capital		$93,295 98

Income.

Cash received for fire premiums	$124,085 69	
Deduct re-insurance and return premiums	8,520 34	
Net cash received for fire premiums		$115,565 35
Cash received for marine and inland premiums		516 50
Interest received on bonds and mortgages		7,812 98
Interest and dividends received from all other sources		11,173 43
Income from rents		4,647 50
Gross Cash Income		$139,715 76

Expenditures.

Cash paid for fire losses	$71,237 36	
Deduct salvage and re-insurance	788 69	
Net cash paid for fire losses		$70,448 67
Cash dividends paid		20,001 00
Cash paid for commissions and brokerage		18,541 93
for salaries of officers and employés		18,460 00
for state and local taxes		8,313 09
for incidentals		11,691 80
Gross Cash Expenditures		$147,456 49

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$18,903,772 00	$91,139 06
Fire risks written during 1879	21,684,539 00	103,277 97
Total	$40,588,311 00	$194,417 03
Deduct risks expired and terminated	24,707,291 00	83,167 05
In force at end of year	$15,881,020 00	$111,249 98
Deduct amount re-insured	184,475 00	884 59
Net amount in force	$15,696,545 00	$110,365 39

Marine risks outstanding Dec. 31, 1878	$30,100 00	$1,249 00
Marine risks written during 1879	29,210 00	516 50
Total	$59,310 00	$1,765 50
Deduct risks expired and terminated	40,910 00	1,343 50
In force at end of year	$18,400 00	$422 00

MISCELLANEOUS.

Premiums received from organization of company	$2,560,327 83
Losses paid from organization of company	1,503,688 65
Cash dividends declared from organization of company	262,618 50
Dividends declared during the year (10 per cent)	20,001 00
Fire losses incurred during the year	79,908 67
Company's stock owned by directors	96,300 00

FAIRFIELD FIRE INSURANCE COMPANY, SOUTH NORWALK, CONN.

[Incorporated July, 1869. Commenced business May, 1870.]

PAID-UP CAPITAL, $200,000.

WINFIELD S. HANFORD, *President.* *Secretary*, HENRY R. TURNER.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$65,000 00	$67,600 00
Fairfield county bonds	13,000 00	13,130 00
St. Joseph city bonds	6,000 00	6,000 00
Portland (Ind.) town bonds	3,000 00	2,895 00
New Jersey Midland Railroad bonds	500 00	400 00
216 shares Norwalk Lock Company	5,400 00	4,320 00
	$92,900 00	$94,345 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
48 shares Norwalk Lock Company	$960 00	$850 00
50 shares Manufacturers' and Merchants' Bank,	1,850 00	3,450 00
Prospect Park Railroad bonds	2,000 00	
Paid-up policy Mutual Life Insurance Co.	10,500 00	1,800 00
New Orleans city bonds	1,500 00	1,000 00
	$16,810 00	$7,100 00

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$58,835 55
Loans on mortgage of real estate (first liens*),	89,067 62

* Value of lands mortgaged $71,600 00
Value of buildings thereon 114,000 00
Amount of insurance held as collateral 72,900 00

Interest due or accrued thereon	$3,615 26	
Stocks and bonds, as per schedule	94,345 00	
Loans on collateral security, as per schedule	7,100 00	
Cash in the office of the company	2,599 81	
Cash deposited in various banks	12,691 69	
Interest due and accrued	2,538 83	
Premiums in course of collection (gross)	22,819 27	
Rents due and accrued	530 75	
Due from Massachusetts Loan and Trust Co.	2,500 00	
Gross Assets		$296,643 78

Liabilities.

Losses adjusted, unpaid	$1,409 64	
claimed and reported	8,950 00	
disputed or resisted	3,028 48	
Unearned premiums on outstanding risks	59,792 48	
Due and accrued for rent, salaries, etc.	450 00	
Commissions and brokerage	5,704 81	
Gross Liabilities, except Capital		79,335 41
Surplus as regards policy-holders		$217,308 37
Paid-up Capital		200,000 00
Surplus over Capital		$17,308 37

Income.

Cash received for fire premiums	$140,613 49	
Deduct re-insurance and return premiums	20,230 86	
Net cash received for fire premiums		$120,382 63
Interest received on bonds and mortgages		8,985 40
Interest and dividends received from all other sources		6,879 35
Income from rents		1,582 40
Brokerage		1,613 21
Gross cash income		$139,442 99

Expenditures.

Cash paid for fire losses	$97,997 22	
Deduct salvage and re-insurance	10,360 72	
Net cash paid for fire losses		$87,636 50
Cash dividends paid		18,000 00
Cash paid for commissions and brokerage		22,153 24
for salaries of officers and employés		11,888 85
for state and local taxes		1,818 17
for incidentals		7,800 50
Gross Cash Expenditures		$149,297 26

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$14,665,732 00	$130,012 48
Fire risks written during 1879	13,446,389 00	140,613 49
Total	$28,112,121 00	$270,625 97
Deduct risks expired and terminated	12,902,137 00	144,653 23
In force at end of year	$15,209,984 00	$125,972 74
Deduct amount re-insured	319,495 00	4,157 46
Net amount in force	$14,890,489 00	$121,815 28

Miscellaneous.

Premiums received from organization of company	$1,251,160 70
Losses paid from organization of company	762,351 27
Cash dividends declared from organization of company	164,000 00
Dividends declared during the year (9 per cent)	18,000 00
Fire losses incurred during the year	83,505 32
Company's stock owned by directors	84,100 00

FARRAGUT FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated Jan. 29, 1872. Commenced business Jan. 30, 1872.]

Paid-up Capital, $200,000.

John M. Furman, *President.* *Secretary*, Samuel Darbee.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$260,000 00	$276,575 00
Fourth National Bank stock	10,000 00	10,600 00
	$270,000 00	$287,175 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Fourth National Bank stock	$1,095 00	$1,000 00
Enterprise Insurance Company stock	255 00	
Broadway Railroad Company stock	24,062 50	22,000 00
New York Ferry Company stock	9,375 00	
Fourth National Bank stock	21,900 00	12,000 00
Broadway Railroad Company stock	2,000 00	1,000 00
United States Express Company stock	4,800 00	1,500 00
Citizens' Gas-Light Company stock	2,920 00	4,000 00
Manufacturers' National Bank stock	940 50	
Murray Hill Bank stock	4,200 00	
Hoffman Insurance Company stock	900 00	
Bushwick Railroad Company stock	850 00	300 00
Phenix Insurance Company stock	2,300 00	1,150 00
	$75,598 00	$42,950 00

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$44,000 00	
Loans on mortgage of real estate (first liens*),	18,000 00	
Interest due or accrued thereon	306 08	
Stocks and bonds, as per schedule	287,175 00	
Loans on collateral security, as per schedule	42,950 00	
Cash in the office of the company	762 31	
Cash deposited in various banks	19,165 19	
Interest due and accrued	702 02	
Premiums in course of collection (gross)	9,420 89	
Rents due and accrued	307 50	
Office furniture, etc. $4,000 00		
Premiums more than 3 months due, 200 78		
Gross Assets		$422,788 99

Liabilities.

Losses claimed and reported	$8,652 58	
Unearned premiums on outstanding risks	70,791 05	
Due and accrued for rent, salaries, etc.	3,165 41	
Commissions and brokerage	1,346 75	
Premiums paid in advance	13,276 53	
Gross Liabilities, except Capital		97,232 32
Surplus as regards policy-holders		$325,556 67
Paid-up Capital		200,000 00
Surplus over Capital		$125,556 67

Income.

Cash received for fire premiums	$133,860 38	
Deduct re-insurance and return premiums	10,549 41	
Net cash received for fire premiums		$123,310 97
Interest received on bonds and mortgages		1,760 05
Interest and dividends received from all other sources		16,565 92
Income from rents		3,293 77
Gross Cash Income		$144,930 71

Expenditures.

Net cash paid for fire losses	$48,523 00
Cash dividends paid	30,000 00
Cash paid for commissions and brokerage	19,418 53
for salaries of officers and employés	22,050 00
for state and local taxes	5,514 61
for incidentals	20,153 62
for taxes and repairs on real estate	1,549 50
Gross Cash Expenditures	$147,209 26

* Value of lands mortgaged $14,500 00
Value of buildings thereon 21,000 00
Amount of insurance held as collateral 18,500 00

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$24,955,185 00	$123,714 64
Fire risks written during 1879	28,412,151 00	134,769 73
Total	$53,367,336 00	$258,484 37
Deduct risks expired and terminated	25,865,149 00	118,958 81
In force at end of year	$27,502,187 00	$139,525 56
Deduct amount re-insured	126,160 00	901 06
Net amount in force	$27,376,027 00	$138,624 50

Miscellaneous.

Premiums received from organization of company	$1,071,153 89
Losses paid from organization of company	339,986 10
Cash dividends declared from organization of company	192,000 00
Dividends declared during the year (15 per cent)	30,000 00
Fire losses incurred during the year	56,823 75
Company's stock owned by directors	96,500 00

FIRE ASSOCIATION OF PHILADELPAIA, PHILADELPHIA, PENN.

[Incorporated March 27, 1820. Commenced business Sept. 1, 1817.]

Paid-up Capital, $500,000.

A. Loudon Snowden, *President.* *Secretary*, Jacob H. Lex.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$486,000 00	$508,075 00
Philadelphia city bonds	438,000 00	520,710 00
Cincinnati city bonds	50,000 00	58,500 00
Camden city bonds	6,000 00	7,200 00
Masonic Temple bonds	20,000 00	21,200 00
Pittsburg city bonds	50,000 00	53,500 00
Pennsylvania Railroad bonds	108,000 00	122,570 00
Pennsylvania Company bonds	100,000 00	104,000 00
Lehigh Coal and Navigation Company bonds	100,000 00	101,500 00
Lehigh Valley Railroad bonds	132,000 00	149,680 00
Philadelphia and Reading Railroad bonds	10,000 00	8,000 00
Catawissa Railroad bonds	10,000 00	11,400 00
Philadelphia and Erie Railroad bonds	14,000 00	15,260 00
Camden city warrants	7,355 99	7,355 99
Shamokin Valley and Pottsville R.R. bonds	20,000 00	21,000 00
Pennsylvania and New York Canal Co. bonds,	4,000 00	4,720 00
Texas and Pacific R.R. bonds	10,000 00	10,325 00

3,000 shares	Pennsylvania Railroad		$150,000 00	$152,625 00
1,600 "	Lehigh Coal and Navigation Co.		80,000 00	61,000 00
331 "	Phila., Ger. and Norristown R.R.		16,550 00	33,927 50
70 "	Chestnut Hill Railroad		3,500 00	7,175 00
1,236 "	Fire Association	$370,800 00		
			$1,815,405 99	$1,979,723 49

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
100 shares Fire Association	$31,500 00	$24,941 30
31 " Citizens' Railroad	4,960 00	4,000 00
100 " Union Railroad	10,000 00	4,888 26
Pittsburg, Cinn., and St. Louis R.R. bonds	11,000 00	14,664 78
American Steamship Company bonds	5,000 00	
Pennsylvania Company bonds	5,200 00	4,850 00
Union and Titusville Railroad bonds	4,000 00	2,444 13
Cincinnati city bonds	13,800 00	12,000 00
Lehigh Valley Railroad bonds	6,000 00	24,441 30
500 shares Pennsylvania Railroad Company	25,000 00	
	$116,460 00	$92,229 77

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$61,800 00	
Loans on mortgage of real estate (first liens *),	1,116,611 78	
Interest due or accrued thereon	27,647 39	
Stocks, bonds, etc., as per schedule	1,979,723 49	
Loans on collateral security, as per schedule	92,229 77	
Cash in the office of the company	139,233 17	
Cash deposited in Fidelity Trust and S. D. Co.	241,574 15	
Interest due and accrued	25,725 00	
Premiums in course of collection (gross)	110,373 22	
Gross Assets		$3,794,917 97
Deduct special deposits in other states		62,550 00
Balance		$3,732,367 97

Liabilities.

Losses adjusted, unpaid	$38,573 35
claimed and reported	64,248 50
disputed or resisted	15,800 00
Unearned premiums on outstanding risks	667,121 31
Reclaimable on perpetual fire polices	1,693,970 01
Dividends to stockholders unpaid	974 00
State and local taxes	2,391 05

* Value of lands mortgaged $804,900 00
Value of buildings thereon 2,417,150
Amount of insurance held as collateral 908,150

Commissions and brokerage	$26,843 30	
Return premiums	8,568 48	
Re-insurance premiums due	481 81	
Gross Liabilities, except Capital	$2,518,971 81	
Deduct liabilities on special deposits	34,547 82	
		$2,484,423 99
Surplus as regards policy-holders		$1,247,943 98
Paid-up Capital		500,000 00
Surplus over Capital		$747,943 98

Income.

Cash received for fire premiums	$1,296,384 49	
Deduct re-insurance and return premiums	136,376 21	
Net cash received for fire premiums		$1,160,008 28
Interest received on bonds and mortgages		79,813 03
Interest and dividends received from all other sources		129,006 00
Income from rents		732 81
Income from miscellaneous sources		7,166 19
Deposits received for perpetual fire risks	$67,718 09	
Gross Cash Income		$1,376,726 31

Expenditures.

Cash paid for fire losses	$620,088 14
Cash dividends paid	199,560 00
Cash paid for commissions and brokerage	272,545 71
for salaries of officers and employés	52,396 37
for state and local taxes	40,639 43
for incidentals	16,451 32
Deposits returned on perpetual fire risks $49,373 03	
Gross Cash Expenditures	$1,201,680 97

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$169,070,653 00	$2,729,887 86
Fire risks written during 1879	118,074,757 00	1,296,384 49
Total	$287,145,410 00	$4,026,272 35
Deduct risks expired and terminated	91,506,227 00	948,276 15
In force at end of year	$195,639,183 00	$3,077,996 20
Deduct amount re-insured	485,705 00	3,194 48
Net amount in force	$195,153,478 00	$3,074,801 72

MISCELLANEOUS.

Premiums received from organization of company	$9,986,033 00
Losses paid from organization of company	4,235,288 00
Cash dividends declared from organization of company	1,779,762 00
Dividends declared during the year	200,000 00
Fire losses incurred during the year	667,255 96
Company's stock owned by directors	72,550 00

FIREMAN'S FUND INSURANCE COMPANY, SAN FRANCISCO, CAL.

[Incorporated May, 1863. Commenced business June, 1863.]

PAID-UP CAPITAL, $300,000.

D. J. STAPLES, *President.* *Secretary*, GEORGE D. DORNIN.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$160,000 00	$167,595 00
Oakland city bonds	25,000 00	29,250 00
Oakland Gas-Light Company bonds	17,000 00	17,000 00
133 shares First National Bank	13,300 00	13,300 00
	$215,300 00	$227,145 00

Securities held as collateral for cash loans: —

		Market value.	Loaned thereon
51 shares	California Powder Company	$5,100 00	$3,300 00
110 "	National Bank and Trust Company,	5,500 00	4,400 00
165 "	National Bank and Trust Company,	8,250 00	5,150 00
10 "	Union Savings Bank	350 00	650 00
10 "	Franco-American Bank	500 00	
100 "	California Powder Company	10,000 00	5,000 00
100 "	First National Bank	10,000 00	6,000 00
440 "	Masonic Hall Association	5,000 00	4,000 00
10 "	Franco-American Bank	500 00	500 00
		$45,200 00	$29,000 00

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$200,898 25
Loans on mortgage of real estate (first liens*),	160,600 00
Interest due or accrued thereon	1,303 73

* Value of lands mortgaged $286,000 00
Value of buildings thereon 170,750 00
Amount of insurance held as collateral 100,800 00

Stocks and bonds, as per schedule	$227,145 00	
Loans on collateral security, as per schedule	29,000 00	
Cash in the office of the company	4,086 22	
Cash deposited in various banks	40,597 52	
Interest due and accrued	1,633 45	
Premiums in course of collection (net)	51,265 97	
Notes taken for marine and inland risks	22,411 50	
Rents due and accrued	185 00	
Return taxes	2,887 33	
Gross Assets		$742,013 97
Deduct special deposits in other states		50,000 00
Balance		$692,013 97

Liabilities.

Losses adjusted, unpaid	$2,650 00	
claimed and reported	29,682 20	
disputed or resisted	8,900 00	
Total amount of losses	$41,232 20	
Less re-insurance	4,000 00	
Net amount of unpaid losses	$37,232 20	
Unearned premiums on outstanding risks	263,780 89	
Dividends to stockholders unpaid	134 00	
Bills payable	6,345 75	
Gross Liabilities, except Capital	$307,492 84	
Deduct liabilities on special deposits	6,606 32	
		300,886 52
Surplus as regards policy-holders		$391,127 45
Paid-up Capital		300,000 00
Surplus over Capital		$91,127 45

Income.

Cash received for fire premiums	$466,840 16	
Deduct re-insurance and return premiums	76,995 65	
Net cash received for fire premiums		$389,844 51
Cash received for marine and inland prems.	$129,483 96	
Deduct re-insurance and return premiums	45,104 08	
Net cash rec'd for marine and inland prems.		84,379 88
Unpaid premium notes rec'd during the year	$21,833 96	
Interest received on bonds and mortgages		22,168 13
Interest and dividends received from all other sources		8,677 00
Income from rents		15,044 13
Gross Cash Income		$520,113 65

Expenditures.

Cash paid for fire losses	$280,820 51	
Deduct salvage and re-insurance	18,869 51	
Net cash paid for fire losses		$261,951 00
Cash paid for marine and inland losses	$80,020 42	
Deduct salvage and re-insurance	32,350 52	
Net cash paid for marine and inland losses		$47,669 90
Cash dividends paid		60,518 49
Cash paid for commissions and brokerage		56,907 76
for salaries of officers and employés		34,009 15
for state and local taxes		8,275 14
for incidentals		72,618 22
Gross Cash Expenditures		$541,949 66

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$36,761,272 00	$483,427 44
Fire risks written during 1879	37,007,149 00	477,539 91
Total	$73,768,421 00	$960,967 35
Deduct risks expired and terminated	38,758,017 00	491,325 14
In force at end of year	$35,010,404 00	$469,642 21
Deduct amount re-insured	2,711,797 00	34,820 98
Net amount in force	$32,298,607 00	$434,821 23
Marine risks outstanding Dec. 31, 1878	$1,258,603 00	$72,124 76
Marine risks written during 1879	5,069,050 00	127,785 39
Total	$6,327,653 00	$199,910 15
Deduct risks expired and terminated	5,603,322 00	144,061 48
In force at end of year	$724,331 00	$55,848 67
Deduct amount re-insured	163,833 00	14,108 65
Net amount in force	$560,498 00	$41,740 02

Miscellaneous.

Premiums received from organization of company	$5,999,027 87
Losses paid from organization of company	3,940,056 86
Cash dividends declared from organization of company	844,000 00
Dividends declared during the year (20 per cent)	66,000 00
Fire losses incurred during the year	256,619 00
Marine and inland losses incurred during the year	57,628 75
Company's stock owned by directors	52,800 00

FIREMEN'S INSURANCE COMPANY, BALTIMORE, MD.

[Incorporated December, 1825. Commenced business Aug. 2, 1826.]

PAID-UP CAPITAL, $378,000.

JAMES M. ANDERSON, *President.* *Secretary*, R. E. WARFIELD.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Baltimore city bonds	$170,700 00	$189,510 25
Maryland state bonds	148,206 21	154,210 54
Virginia state bonds	74,513 85	25,358 42
Tennessee state bonds	43,000 00	13,360 00
Baltimore and Ohio Railroad bonds	20,000 00	20,600 00
Com. and Farmers' National Bank, Baltimore,	31,000 00	32,550 00
Farmers' and Merchants' Nat'l Bank, Balt.	1,200 00	1,260 00
Merchants' National Bank	700 00	819 00
Mechanics' National Bank	8,080 00	8,282 00
Franklin National Bank	725 00	391 50
National Bank of Baltimore	13,200 00	15,180 00
	$511,325 06	$461,521 71

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$50,094 00	
Stocks and bonds, as per schedule	461,521 71	
Cash in the office of the company	145 28	
Cash deposited in National Farmers' and Planters' Bank	21,897 49	
Interest due and accrued	7,226 34	
Premiums in course of collection (gross)	3,786 31	
Rents due and accrued	362 50	
Gross Assets		$545,033 63

LIABILITIES.

Losses adjusted, unpaid	$7,261 74	
claimed and reported	4,782 95	
disputed or resisted	250 00	
Unearned premiums on outstanding risks	54,427 22	
Dividends to stockholders unpaid	491 75	
State and local taxes	1,284 27	
Commissions and brokerage	214 42	
Return premiums	52 41	
Gross Liabilities, except Capital		68,764 76
Surplus as regards policy-holders		$476,268 87
Paid-up Capital		378,000 00
Surplus over Capital		$98,268 87

Income.

Cash received for fire premiums	$143,696 44	
Deduct re-insurance and return premiums	8,235 62	
Net cash received for fire premiums		$135,460 82
Interest and dividends received from all sources		24,937 78
Income from rents		1,565 00
Gross Cash Income		$161,963 60

Expenditures.

Cash paid for fire losses	$79,062 33	
Deduct salvage and re-insurance	619 37	
Net cash paid for fire losses		$78,442 96
Cash dividends paid		73,425 25
Cash paid for commissions and brokerage		16,822 04
for salaries of officers and employés		7,750 00
for state and local taxes		7,736 02
for incidentals		7,126 76
Gross Cash Expenditures		$191,303 03

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$18,716,356 00	$87,968 98
Fire risks written during 1879	24,641,945 00	143,696 44
Total	$43,358,301 00	$231,665 42
Deduct risks expired and terminated	22,723,890 00	123,760 09
In force at end of year	$20,634,411 00	$107,905 33
Deduct amount re-insured	112,912 00	956 74
Net amount in force	$20,521,499 00	$106,948 59

Miscellaneous.

Premiums received from organization of company	$4,851,885 36
Losses paid from organization of company	2,271,785 56
Cash dividends declared from organization of company	2,926,680 24
Dividends declared during the year	31,500 00
Fire losses incurred during the year	52,784 83
Company's stock owned by directors	19,188 00

FIREMEN'S INSURANCE COMPANY, DAYTON, O.

[Incorporated April, 1856. Commenced business 1856.]

PAID-UP CAPITAL, $250,000.

S. CRAIGHEAD, *President.* *Secretary*, J. S. MILES.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$95,000 00	$98,462 50
Dayton city bonds	21,000 00	22,500 00
Music Hall Company bonds	5,400 00	5,400 00
Troy (O.) bonds	28,000 00	29,010 00
Wapakoneta (O.) bonds	2,000 00	2,000 00
Montgomery county (O.) bonds	700 00	700 00
135 shares Merchants' National Bank	13,500 00	14,850 00
220 " Dayton National Bank	2,200 00	2,860 00
	$167,800 00	$175,782 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Eagle White Lead Company stock	$18,000 00	$10,000 00
Cooper Hydraulic Company stock	20,000 00	12,500 00
Second National Bank stock	15,000 00	10,500 00
Dayton Street Railroad stock	1,474 00	532 50
	$54,474 00	$33,532 50

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$16,391 02	
Loans on mortgage of real estate (first liens*),	102,767 52	
Interest due or accrued thereon	2,502 24	
Stocks and bonds, as per schedule	175,782 50	
Loans on collateral security, as per schedule	33,532 50	
Cash in the office of the company	4,820 06	
Cash deposited in V. Winters & Son's Bank	34,753 33	
Interest due and accrued	2,284 41	
Premiums in course of collection (gross)	22,830 68	
Notes taken for marine and inland risks	1,582 51	
Gross Assets		$397,246 77

LIABILITIES.

Losses claimed and reported	$7,149 17
Losses disputed or resisted	1,500 00
Unearned premiums on outstanding risks	80,944 76
Dividends to stockholders unpaid	1,216 00

* Value of lands mortgaged $150,435 00
Value of buildings thereon 102,700 00
Amount of insurance held as collateral 65,440 00

State and local taxes	$838 48	
Commissions and brokerage	2,300 00	
Gross Liabilities, except Capital		$93,948 41
Surplus as regards policy-holders		$303,298 36
Paid-up Capital		250,000 00
Surplus over Capital		$53,298 36

Income.

Cash received for fire premiums	$128,440 72	
Deduct re-insurance and return premiums	20,352 95	
Net cash received for fire premiums		$108,087 77
Interest received on bonds and mortgages		3,772 24
Interest and dividends received from all other sources		19,412 01
Income from rents		484 76
Gross Cash Income		$131,756 78

Expenditures.

Cash paid for fire losses	$49,396 15	
Deduct salvage and re-insurance	1,354 59	
Net cash paid for fire losses		$48,041 56
Cash dividends paid		23,964 50
Cash paid for commissions and brokerage		18,724 54
for salaries of officers and employés		13,627 08
for state and local taxes		2,830 22
for incidentals		14,032 13
Gross Cash Expenditures		$121,220 03

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$12,994,666 00	$140,029 36
Fire risks written during 1879	11,843,569 00	128,440 72
Total	$24,838,235 00	$268,470 08
Deduct risks expired and terminated	10,126,278 00	106,463 46
In force at end of year	$14,711,957 00	$162,006 62
Deduct amount re-insured	226,964 00	2,747 86
Net amount in force	$14,484,993 00	$159,258 76

Miscellaneous.

Premiums received from organization of company	$1,299,114 83
Losses paid from organization of company	458,910 56
Cash dividends declared from organization of company	364,892 40
Dividends declared during the year (10 per cent)	25,000 00
Fire losses incurred during the year	50,913 98
Company's stock owned by directors	63,180 00

FIREMEN'S INSURANCE COMPANY, NEWARK, N J.

[Incorporated Dec. 3, 1855. Commenced business Dec. 3, 1855.]

PAID-UP CAPITAL, $400,000.

S. R. W. HEATH, *President.* *Secretary*, DANIEL H. DUNHAM.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$130,000 00	$140,850 00
Morris and Essex Railroad stock	11,800 00	12,036 00
First National Bank stock	5,000 00	4,750 00
Newark City National Bank stock	5,000 00	6,250 00
Second National Bank stock	10,000 00	12,000 00
National Newark Banking Company stock	4,800 00	5,760 00
Essex Company National Bank stock	6,050 00	7,502 00
National State Bank stock	5,550 00	5,716 50
American Insurance Company stock	20,000 00	29,000 00
Newark Fire Insurance Company stock	2,340 00	3,042 00
Newark City Insurance Company stock	3,750 00	3,562 50
Germania Insurance Company stock	2,000 00	1,000 00
	$206,290 00	$231,469 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Second National Bank stock	$12,000 00	$8,000 00
Merchants' Insurance Company stock	2,660 00	1,900 00
Bonds and mortgage	20,000 00	7,000 00
	$34,660 00	$16,900 00

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$162,218 32	
Loans on mortgage of real estate (first liens*),	676,470 00	
Interest due or accrued thereon	19,488 93	
Stocks and bonds, as per schedule	231,469 00	
Loans on collateral security, as per schedule	16,900 00	
Cash in the office of the company	8,057 85	
Cash deposited in Newark City National Bank,	29,046 61	
Interest due and accrued	602 43	
Premiums in course of collection (gross)	5,240 86	
Rents due and accrued	612 50	
Gross Assets		$1,150,106 50

LIABILITIES.

Losses claimed and reported	$4,856 20
Unearned premiums on outstanding risks	103,594 47

* Total value of property mortgaged $1,677,100 00
Amount of insurance held as collateral 905,640 00

Reclaimable on perpetual fire policies	$288 80	
Unpaid scrip ordered to be redeemed	2,416 00	
Interest due or accrued on scrip	646 90	
Commissions and brokerage	732 03	
Gross Liabilities, except Capital		$112,534 40
Surplus as regards policy-holders		$1,037,572 10
Paid-up Capital		400,000 00
Surplus over Capital		$637,572 10

Income.

Cash received for fire premiums	$183,519 19	
Deduct re-insurance and return premiums	8,506 37	
Net cash received for fire premiums		$175,012 82
Interest received on bonds and mortgages		43,662 23
Interest and dividends received from all other sources		17,693 29
Income from rents		5,360 82
Gross Cash Income		$241,729 16

Expenditures.

Cash paid for fire losses	$92,386 09	
Deduct salvage and re-insurance	5,381 08	
Net cash paid for fire losses		$87,005 01
Cash dividends paid		48,000 00
Cash paid for redemption of scrip		322 00
Interest paid scripholders		100 74
Cash paid for commissions and brokerage		22,724 92
for salaries of officers and employés		16,750 00
for state and local taxes		5,924 86
for incidentals		13,122 86
Gross Cash Expenditures		$193,950 39

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$27,528,154 00	$216,410 22
Fire risks written during 1879	26,415,168 00	181,475 62
Total	$53,943,322 00	$397,885 84
Deduct risks expired and terminated	26,570,356 00	192,664 63
In force at end of year	$27,372,966 00	$205,221 21
Deduct amount re-insured	233,950 00	1,787 33
Net amount in force	$27,139,016 00	$203,433 88

MISCELLANEOUS.

Premiums received from organization of company	$2,713,986 74
Losses paid from organization of company	853,689 51
Cash dividends declared from organization of company	438,500 00
Dividends declared during the year (12 per cent)	48,000 00
Fire losses incurred during the year	87,787 98
Company's stock owned by directors	248,660 00

FIREMEN'S INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated 1825. Commenced business 1825.]

PAID-UP CAPITAL, $204,000.

JOHN F. HALSTED, *President.* *Secretary*, P. H. OAKLEY.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$225,000 00	$232,656 25
Bank of New York stock	6,700 00	9,212 50
Metropolitan National Bank stock	6,000 00	7,950 00
American Exchange National Bank stock	4,000 00	4,500 00
	$241,700 00	$254,318 75

SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens*),	58,800 00	
Interest due or accrued thereon	1,365 30	
Stocks and bonds, as per schedule	254,318 75	
Cash in the office of the company	949 92	
Cash deposited in various banks	1,718 93	
Interest due and accrued	568 00	
Premiums in course of collection (gross)	4,113 64	
Premiums more than 3 months due, $263 12		
Gross Assets		$321,834 54

LIABILITIES.

Losses adjusted, unpaid	$8,378 50	
claimed and reported	6,451 31	
disputed or resisted	2,500 00	
Unearned premiums on outstanding risks	30,112 36	
Due and accrued for rent, salaries, etc.	683 33	
Commissions and brokerage	691 60	
Return premiums	81 24	
Gross Liabilities, except Capital		48,898 34
Surplus as regards policy-holders		$272,936 20
Paid-up Capital		204,000 00
Surplus over Capital		$68,936 20

* Value of lands mortgaged $92,700 00
Value of buildings thereon 65,300 00
Amount of insurance held as collateral 64,725 00

Income.

Cash received for fire premiums	$55,858 72	
Deduct re-insurance and return premiums	2,744 76	
Net cash received for fire premiums		$53,113 96
Cash received for marine and inland premiums,	$2,280 96	
Deduct re-insurance and return premiums	20 00	
Net cash received for marine and inland prems.		2,260 96
Interest received on bonds and mortgages		3,812 25
Interest and dividends received from all other sources		11,372 61
Gross Cash Income		$70,559 78

Expenditures.

Cash paid for fire losses	$32,099 78	
Deduct salvage and re-insurance	1,501 40	
Net cash paid for fire losses		$30,598 38
Cash paid for marine and inland losses		84 11
Cash dividends paid		17,340 00
Cash paid for commissions and brokerage		6,885 04
for salaries of officers and employés		12,100 07
for state and local taxes		1,298 72
for incidentals		6,815 25
Gross Cash Expenditures		$75,121 57

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$9,709,265 00	$47,526 57
Fire risks written during 1879	11,600,990 00	57,167 08
Total	$21,310,255 00	$104,693 65
Deduct risks expired and terminated	10,656,180 00	46,091 02
In force at end of year	$10,654,075 00	$58,602 63
Deduct amount re-insured	276,177 00	1,556 09
Net amount in force	$10,377,898 00	$57,046 54
Marine risks written during 1879	$151,443 00	$2,475 96
Deduct risks expired and terminated	45,068 00	90 89
In force at end of year	$106,375 00	$2,385 07

Miscellaneous.

Premiums received from organization of company	$4,077,414 96
Losses paid from organization of company	2,557,238 11
Cash dividends declared from organization of company	1,318,918 17
Dividends declared during the year	17,340 00
Fire losses incurred during the year	32,891 13
Marine and inland losses incurred during the year	1,010 42
Company's stock owned by directors	60,962 00

FRANKLIN FIRE INSURANCE COMPANY, PHILADELPHIA, PENN.

[Incorporated April 22, 1829. Commenced business June, 1829.]

PAID-UP CAPITAL, $400,000.

ALFRED G. BAKER, *President.* *Secretary*, EZRA T. CRESSON.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$160,000 00	$165,800 00
Mississippi state warrants	15,000 00	12,750 00
New Jersey state bonds	4,000 00	4,400 00
Maine state bonds	7,000 00	8,032 50
Philadelphia city bonds	50,000 00	59,875 00
Columbus (O.) city bonds	10,000 00	10,750 00
Camden city bonds	1,000 00	1,100 00
West Jersey Railroad bonds	10,000 00	11,650 00
Philadelphia and Reading Railroad bonds	8,000 00	6,240 00
Pennsylvania Railroad bonds	15,000 00	15,225 00
Harrisburg, P. L., and Mt. Joy R.R. bonds	25,000 00	26,625 00
Hestonville, M., and F. Railroad bonds	10,000 00	10,350 00
Lehigh Coal and Navigation Company bonds	15,000 00	15,900 00
100 shares Commercial National Bank	5,000 00	6,600 00
16 " Continental Hotel Company	1,600 00	1,120 00
	$336,600 00	$356,417 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Pennsylvania Railroad bonds	$105,000 00	$100,000 00
20 shares Metropolitan National Bank	2,200 00	1,700 00
Harrisburg, P. L., and Mt. Joy R.R. bonds	2,120 00	5,000 00
West Chester and Philadelphia R.R. bonds	2,260 00	
Catawissa Railroad bonds	1,060 00	
Trenton city bonds	1,100 00	
Lehigh Valley Railroad bonds	1,150 00	1,000 00
New York and Erie Railroad bonds	23,100 00	20,000 00
36 shares Pennsylvania Railroad bonds	1,818 00	850 00
Rochester and State Line Railroad	5,840 00	4,500 00
New York and Erie Railroad bonds	57,750 00	50,000 00
United States bonds	30,900 00	30,000 00
	$234,298 00	$213,050 00

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$581,200 00
Loans on mortgage of real estate (first liens*),	1,856,491 67

* Total value of property mortgaged $4,223,995 00
Amount of insurance held as collateral 2,063,975 00

Interest due or accrued thereon	$39,674 71	
Stocks, bonds, etc., as per schedule	356,417 50	
Loans on collateral security, as per schedule	213,050 00	
Cash in the office of the company	3,103 29	
Cash deposited in various banks	166,983 50	
Interest due and accrued	4,937 42	
Premiums in course of collection (net)	40,413 12	
Re-insurance deposit premiums	356 25	
Gross Assets		$3,262,627 46
Deduct special deposits in other states		70,087 50
Balance		$3,192,539 96

LIABILITIES.

Losses adjusted, unpaid	$23,327 09	
claimed and reported	12,383 63	
disputed or resisted	10,824 41	
Unearned premiums on outstanding risks	441,906 91	
Reclaimable on perpetual fire policies	1,406,998 92	
Dividends to stockholders unpaid	904 00	
Surveys	2,736 00	
Gross Liabilities, except Capital	$1,899,080 96	
Deduct liabilities on special deposits	17,329 09	
		1,881,751 87
Surplus as regards policy-holders		$1,310,788 09
Paid-up Capital		400,000 00
Surplus over Capital		$910,788 09

INCOME.

Cash received for fire premiums	$579,071 86	
Deduct re-insurance and return premiums	66,320 94	
Net cash received for fire premiums		$512,750 92
Interest received on bonds and mortgages		120,053 44
Interest and dividends received from all other sources		17,228 75
Income from all other sources		11,129 66
Deposits received for perpetual fire risks	$60,448 75	
Gross Cash Income		$661,162 77

EXPENDITURES.

Cash paid for fire losses		$367,729 35
Cash dividends paid		128,528 00
Cash paid for commissions and brokerage		65,404 47
for salaries of officers and employés		78,857 29
for state and local taxes		26,144 20
for incidentals		98,678 00
Deposits returned on perpetual fire risks	$85,011 62	
Gross Cash Expenditures		$765,341 31

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$142,867,353 00	$2,561,774 19
Fire risks written during 1879	56,468,538 00	646,237 13
Total	$199,335,891 00	$3,208,011 32
Deduct risks expired and terminated	60,660,302 00	754,757 88
In force at end of year	$138,675,589 00	$2,453,253 44
Perpetual risks in force	$60,343,806 00	$1,508,296 79

MISCELLANEOUS.

Premiums received from organization of company	$20,512,489 64
Losses paid from organization of company	11,456,566 58
Cash dividends declared from organization of company	3,836,000 00
Dividends declared during the year (32 per cent)	128,000 00
Fire losses incurred during the year	367,729 35
Company's stock owned by directors	53,200 00

GERMAN FIRE INSURANCE COMPANY, BALTIMORE, MD.

[Incorporated March, 1865. Commenced business March, 1865.]

PAID-UP CAPITAL, $500,000.

CHARLES WEBER, *President.* *Secretary*, CHARLES WEBER, Jun.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$165,000 00	$172,200 00
Maryland state bonds	20,000 00	21,800 00
Baltimore city bonds	30,000 00	34,200 00
Western Maryland Railroad bonds	26,000 00	29,900 00
Canton county bonds	115,000 00	123,050 00
Northern Central Railroad bonds	24,000 00	25,760 00
Marietta and Cincinnati Railroad bonds	53,500 00	55,640 00
Baltimore and Ohio Railroad bonds	5,000 00	5,275 00
German Bank stock	40,000 00	30,000 00
	$478,500 00	$497,825 00

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$147,633 33	
Loans on mortgage of real estate (first liens)	110,569 21	
Stocks and bonds, as per schedule	497,825 00	
Cash in the office of the company	234 00	
Cash deposited in German Bank	84,998 80	
Premiums in course of collection (net)	11,381 60	
Gross Assets		$852,641 94
Deduct special deposits in other states		26,500 00
Balance		$826,141 94

Liabilities.

Losses claimed and reported	$20,000 00	
Losses disputed or resisted	1,250 00	
Total amount of losses	$21,250 00	
Less re-insurance	1,850 00	
Net amount of unpaid losses	$19,400 00	
Unearned premiums on outstanding risks	101,909 70	
Reclaimable on perpetual fire policies	8,355 69	
Dividends to stockholders unpaid	41 50	
Gross Liabilities, except Capital	$129,706 89	
Deduct liabilities on special deposits	13,451 75	
		$116,255 14
Surplus as regards policy-holders		$709,886 80
Paid-up Capital		500,000 00
Surplus over Capital		$209,886 80

Income.

Cash received for fire premiums	$193,004 06	
Deduct re-insurance and return premiums	9,467 73	
Net cash received for fire premiums		$183,536 33
Interest and dividends received from all sources		30,544 45
Income from rents		9,052 54
Gross Cash Income		$223,133 32

Expenditures.

Cash paid for fire losses	$74,483 48	
Deduct salvage and re-insurance	1,465 23	
Net cash paid for fire losses		$73,018 25
Cash dividends paid		50,000 00
Cash paid for commissions and brokerage		21,508 07
for salaries of officers and employés		11,162 97
for state and local taxes		12,973 04
for incidentals		6,755 09
Expense on real estate		4,198 85
Gross Cash Expenditures		$179,616 27

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$29,142,000 00	$142,671 58
Fire risks written during 1879	30,898,400 00	184,079 70
Total	$60,040,400 00	$326,751 28
Deduct risks expired and terminated	27,868,212 00	129,634 41
In force at end of year	$32,172,188 00	$197,116 87
Deduct amount re-insured	9,700 00	513 37
Net amount in force	$32,162,488 00	$196,573 50

MISCELLANEOUS.

Premiums received from organization of company	$1,490,319 00
Losses paid from organization of company	468,243 00
Cash dividends declared from organization of company	293,000 00
Dividends declared during the year (10 per cent)	50,000 00
Fire losses incurred during the year	93,000 00
Company's stock owned by directors	75,070 00

GERMAN AMERICAN INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated March 7, 1872. Commenced business March 7, 1872.]

PAID-UP CAPITAL, $1,000,000.

E. OELBERMANN, *President.* *Secretary*, JAMES A. SILVEY.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value
United States bonds	$1,700,000 00	$1,789,151 00
Missouri state bonds	50,000 00	53,000 00
Rhode Island state bonds	50,000 00	55,500 00
Rochester city bonds	40,000 00	44,800 00
Buffalo city bonds	25,000 00	28,000 00
Yonkers city bonds	21,000 00	23,520 00
New York Central Railroad bonds	50,000 00	51,500 00
Central Pacific Railroad bonds	40,000 00	43,300 00
Union Pacific Railroad bonds	40,000 00	43,300 00
Kansas Pacific Railroad bonds	40,000 00	42,900 00
Chicago, Rock Island, and Pacific R.R. bonds,	50,000 00	57,500 00
Erie Railroad bonds	20,000 00	23,200 00
Syracuse, Binghamton, and N. Y. R.R. bonds	20.000 00	22,800 00
1,000 shares New York and Harlem Railroad	50,000 00	79,500 00
	$2,196,000 00	$2,357,971 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
United States bonds	$1,062 00	$500 00
Erie Railroad bonds	34,800 00	25,000 00
	$35,862 00	$25,500 00

SUMMARY OF ASSETS DEC. 31, 1879.

Stocks and bonds, as per schedule	$2,357,971 00	
Loans on collateral security, as per schedule	25,500 00	
Cash in the office of the company	1,908 04	
Cash deposited in various banks	131,416 26	
Premiums in course of collection (gross)	102,573 34	
Premiums more than 3 months due, $1,823 19		
Gross Assets		$2,619,368 64
Deduct special deposits in other states		26,000 00
Balance		$2,593,368 64

Liabilities.

Losses adjusted, unpaid	$24,034 80	
claimed and reported	53,189 82	
disputed or resisted	10,261 09	
Total amount of losses	$87,485 71	
Less re-insurance	10,854 42	
Net amount of unpaid losses	$76,631 29	
Unearned premiums on outstanding risks	638,626 75	
Commissions and brokerage	28,444 44	
Gross Liabilities, except Capital	$743,702 48	
Deduct liabilities on special deposits	2,598 94	
		$741,103 54
Surplus as regards policy-holders		$1,852,265 10
Paid-up Capital		1,000,000 00
Surplus over Capital		$852,265 10

Income.

Cash received for fire premiums	$1,156,982 87	
Deduct re-insurance and return premiums	163,502 33	
Net cash received for fire premiums		$993,480 54
Interest and dividends received from all sources		119,207 66
Gross Cash Income		$1,112,688 20

Expenditures.

Cash paid for fire losses	$550,665 77	
Deduct salvage and re-insurance	36,719 77	
Net cash paid for fire losses		$513,946 00
Cash dividends paid		100,000 00
Cash paid for commissions and brokerage		148,455 93
for salaries of officers and employés		95,697 73
for state and local taxes		34,129 67
for incidentals		110,471 10
Gross Cash Expenditures		$1,002,700 43

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$121,846,485 00	$1,107,875 78
Risks written during 1879	135,020,839 00	1,139,334 38
Total	$256,867,324 00	$2,247,210 16
Deduct risks expired and terminated	110,185,256 00	974,227 54
In force at end of year	$146,682,068 00	$1,272,982 62
Deduct amount re-insured	4,108,607 00	47,200 52
Net amount in force	$142,573,461 00	$1,225,782 10

MISCELLANEOUS.

Premiums received from organization of company	$7,466,286 54
Losses paid from organization of company	3,183,072 17
Cash dividends declared from organization of company	640,000 00
Dividends declared during the year (10 per cent)	100,000 00
Fire losses incurred during the year	524,346 05
Company's stock owned by directors	338,400 00

GERMANIA FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated March, 1859. Commenced business March, 1859.]

PAID-UP CAPITAL, $500,000.*

RUDOLPH GARRIGUE, *President.* *Secretary*, HUGO SCHUMANN.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$920,000 00	$961,993 75
50 shares National Park Bank	5,000 00	5,500 00
	$925,000 00	$967,493 75

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
55 shares First National Bank, Jersey City	$7,150 00	$5,200 00
328 " National State Bank, Elizabeth	8,200 00	4,500 00
20 " Sterling Fire Insurance Company	1,600 00	
	$16,950 00	$9,700 00

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$54,013 50	
Loans on mortgage of real estate (first liens †),	529,100 00	
Interest due or accrued thereon	17,258 50	
Stocks and bonds, as per schedule	967,493 75	
Loans on collateral security, as per schedule	9,700 00	
Cash in the office of the company	15,636 08	
Cash deposited in various banks	2,591 51	
Interest due and accrued	664 90	
Premiums in course of collection (gross)	60,872 96	
Mississippi deposit	7,500 00	
Special deposit with United States Trust Co.	2,000 00	
Gross Assets		$1,666,831 20
Deduct special deposits in other states		44,731 25
Balance		$1,622,099 95

* Since increased to $1,000,000.

† Value of lands mortgaged $384,900 00
Value of buildings thereon 521,800 00
Amount of insurance held as collateral 489,025 00

Liabilities.

Losses adjusted, unpaid	$26,704 54	
claimed and reported	13,029 63	
disputed or resisted	28,639 34	
Total amount of losses	$68,373 51	
Less re-insurance	2,462 95	
Net amount of unpaid losses	$65,910 56	
Unearned premiums on outstanding risks	348,166 42	
Gross Liabilities, except Capital	$414,076 98	
Deduct liabilities on special deposits	10,592 91	
		$403,484 07
Surplus as regards policy-holders		$1,218,615 88
Paid-up Capital		500,000 00
Surplus over Capital		$718,615 88

Income.

Cash received for fire premiums	$599,893 62	
Deduct re-insurance and return premiums	50,325 96	
Net cash received for fire premiums		$549,567 66
Interest received on bonds and mortgages		35,461 82
Interest and dividends received from all other sources		36,691 84
Gross Cash Income		$621,721 32

Expenditures.

Cash paid for fire losses	$231,470 66	
Deduct salvage and re-insurance	1,087 86	
Net cash paid for fire losses		$230,382 80
Cash dividends paid		70,000 00
Cash paid for commissions and brokerage		116,846 10
for salaries of officers and employés		61,035 20
for state and local taxes		36,700 90
for incidentals		93,999 23
Gross Cash Expenditures		$608,964 23

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$73,333,025 00	$727,867 06
Fire risks written during 1879	54,361,392 00	599,893 62
Total	$127,694,417 00	$1,327,760 68
Deduct risks expired and terminated	50,289,982 00	620,200 53
In force at end of year	$77,404,435 00	$707,560 15
Deduct amount re-insured	1,215,008 00	8,761 74
Net amount in force	$76,189,427 00	$698,798 41

MISCELLANEOUS.

Premiums received from organization of company	$11,382,997 00
Losses paid from organization of company	5,251,401 38
Cash dividends declared from organization of company	1,116,000 00
Dividends declared during the year (14 per cent)	70,000 00
Fire losses incurred during the year	242,143 88
Company's stock owned by directors	75,150 00

GIRARD FIRE AND MARINE INSURANCE COMPANY, PHILADELPHIA, PENN.

[Incorporated March, 1853. Commenced business May, 1853.]

PAID-UP CAPITAL, $300,000.

ALFRED S. GILLETT, *President.* *Secretary*, PHILANDER C. ROYCE.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$150,000 00	$156,715 25
Philadelphia city bonds	17,800 00	21,264 00
Louisville city bonds	10,000 00	11,000 00
St Louis county bonds	10,000 00	10,500 00
American Steamship Company bonds	5,000 00	5,050 00
Union Pacific Railroad bonds	5,000 00	5,550 00
Connecting Railroad bonds	10,000 00	10,900 00
Pennsylvania Railroad bonds	18,000 00	20,055 00
Camden and Amboy Railroad bonds	17,000 00	18,540 00
Philadelphia and Erie Railroad bonds	15,000 00	16,450 00
Philadelphia and Reading Railroad bonds	5,000 00	3,350 00
Philadelphia and Reading Railroad scrip	1,750 00	1,610 00
Lehigh Navigation Company bonds	11,000 00	12,100 00
Susquehanna Coal Company bonds	3,000 00	3,090 00
Lancaster and Reading Railroad bonds	10,000 00	10,500 00
North Pennsylvania Railroad bonds	5,000 00	5,631 25
Iowa school bonds	3,600 00	3,705 00
	$297,150 00	$316,010 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Phila., Wilmington, and Baltimore R.R.	$3,250 00	$7,000 00
United States bonds	10,400 00	
Loan secured by real estate	–	1,500 00
Loan secured by mortgage	–	2,500 00
		$11,000 00

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$363,800 00	
Loans on mortgage of real estate (first liens*),	362,716 65	
Interest due or accrued thereon	7,190 50	
Stocks, bonds, etc., as per schedule	316,010 50	
Loans on collateral security, as per schedule	11,000 00	
Cash in the office of the company	2,409 96	
Cash deposited in various banks	66,414 65	
Interest due and accrued	80 42	
Premiums in course of collection (gross)	28,208 60	
Perpetual insurance deposit	1,900 00	
Rents due and accrued	1,866 37	
Gross Assets		$1,161,597 65

Liabilities.

Losses claimed and reported	$27,002 06	
Unearned premiums on outstanding risks	207,817 57	
Reclaimable on perpetual fire policies	59,737 04	
Due and accrued for rent, salaries, etc.	1,083 08	
State and local taxes	188 83	
Commissions and brokerage	6,376 53	
Return premiums	1,368 51	
Re-insurance	198 01	
Gross Liabilities, except Capital		303,771 63
Surplus as regards policy-holders		$857,826 02
Paid-up Capital		300,000 00
Surplus over Capital		$557,826 02

Income.

Cash received for fire premiums	$269,576 37	
Deduct re-insurance and return premiums	15,973 02	
Net cash received for fire premiums		$253,603 35
Interest received on bonds and mortgages		25,082 43
Interest and dividends received from all other sources		18,102 28
Income from rents		15,648 61
Gross Cash Income		$312,436 67

Expenditures.

Cash paid for fire losses	$112,958 90	
Deduct salvage and re-insurance	1,484 45	
Net cash paid for fire losses		$111,474 45
Cash dividends paid		60,000 00

* Total value of property mortgaged $1,039,883 00
Amount of insurance held as collateral 293,950 00

Cash paid for commissions and brokerage		$47,552 19
for salaries of officers and employés		32,477 26
for state and local taxes		20,589 73
for incidentals		20,240 42
Deposits returned on perpetual fire risks	$1,117 95	
Gross Cash Expenditures		$292,334 05

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$41,268,694 00	$491,586 67
Fire risks written during 1879	30,877,823 00	274,799 58
Total	$72,146,517 00	$766,386 25
Deduct risks expired and terminated	30,824,746 00	285,475 38
In force at end of year	$41,321,771 00	$480,910 87
Deduct amount re-insured	393,655 00	3,617 82
Net amount in force	$40,928,116 00	$477,293 05
Perpetual risks in force	$2,594,233 00	$70,278 66

Miscellaneous.

Premiums received from organization of company	$4,729,445 97
Losses paid from organization of company	2,072,373 90
Cash dividends declared from organization of company	642,196 00
Dividends declared during the year (20 per cent)	60,000 00
Fire losses incurred during the year	128,499 17
Company's stock owned by directors	96,600 00

GLEN'S FALLS INSURANCE COMPANY, GLEN'S FALLS, N.Y.

[Incorporated May, 1849. Commenced business May, 1850.]

Paid-up Capital, $200,000.

R. M. Little, *President.* *Secretary*, J. L. Cunningham.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$500,000 00	$524,525 00
First National Bank stock	10,000 00	15,000 00
	$510,000 00	$539,525 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
160 shares First National Bank	$12,000 00	$6,500 00

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$16,200 00	
Loans on mortgage of real estate (first liens *),	267,651 56	
Interest due or accrued thereon	2,120 37	
Stocks and bonds, as per schedule	539,525 00	
Loans on collateral security, as per schedule	6,500 00	
Cash in the office of the company	323 02	
Cash deposited in various banks	123,563 01	
Premiums in course of collection (gross)	17,614 73	
Gross Assets †		$973,497 69

Liabilities.

Losses adjusted, unpaid	$10,324 93	
claimed and reported	21,450 00	
disputed or resisted	8,113 96	
Unearned premiums on outstanding risks	270,534 16	
Commissions and brokerage	2,957 44	
Gross Liabilities, except Capital		313,380 49
Surplus as regards policy-holders		$660,117 20
Paid-up Capital		200,000 00
Surplus over Capital		$460,117 20

Income.

Cash received for fire premiums	$328,526 36	
Deduct re-insurance and return premiums	27,234 97	
Net cash received for fire premiums		$301,291 39
Interest received on bonds and mortgages		23,015 85
Interest and dividends received from all other sources		21,643 87
Income from rents		283 50
Gross Cash Income		$346,234 61

Expenditures.

Cash paid for fire losses	$166,939 58	
Deduct salvage and re-insurance	822 95	
Net cash paid for fire losses		$166,116 63
Cash dividends paid		20,000 00
Cash paid for commissions and brokerage		53,903 12
for salaries of officers and employés		19,572 27
for state and local taxes		6,615 00
for incidentals		16,539 56
Gross Cash Expenditures		$282,746 58

* Value of lands mortgaged $415,800 00
Value of buildings thereon 211,000 00
Amount of insurance held as collateral 184,600 00

† Including $200,000 special reserve fund held under New York law.

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$57,411,334 00	$534,919 39
Fire risks written during 1879	35,653,637 00	328,526 36
Total	$93,064,971 00	$863,445 75
Deduct risks expired and terminated	34,455,271 00	323,673 23
In force at end of year	$58,609,700 00	$539,772 52
Deduct amount re-insured	198,568 00	1,913 36
Net amount in force	$58,411,132 00	$537,859 16

Miscellaneous.

Premiums received from organization of company	$3,863,014 57
Losses paid from organization of company	2,201,358 15
Cash dividends declared from organization of company	250,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	189,811 18
Company's stock owned by directors	62,840 00

GLOBE FIRE INSURANCE COMPANY OF THE CITY OF NEW YORK, N.Y.

[Incorporated March, 1863. Commenced business March, 1863.]

Paid-up Capital, $200,000.

Alfred A. Reeves, *President.* *Secretary*, Edgar E. Holley.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$245,000 00	$290,325 43

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
10 shares N. Y. Central and H. R. R.R.	$1,290 00	$2,000 00
N. Y., Lake Erie, and Western R.R. bonds	2,150 00	
United States bonds	103 00	
	$3,543 00	

Summary of Assets Dec. 31, 1879.

Loans on mortgage of real estate (first liens*),	$79,500 00
Interest due or accrued thereon	342 50
Bonds, as per schedule	290,325 43
Loans on collateral security, as per schedule	2,000 00

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* Value of lands mortgaged $101,000 00
Value of buildings thereon 87,500 00
Amount of insurance held as collateral 71,750 00

Cash in the office of the company	$2,734 93	
Cash deposited in various banks	1,850 98	
Interest due and accrued	283 32	
Premiums in course of collection (gross)	7,190 26	
Gross Assets		$384,227 42

LIABILITIES.

Losses adjusted, unpaid	$137 64	
Losses claimed and reported	7,990 14	
Total amount of losses	$8,127 78	
Less re-insurance	241 25	
Net amount of unpaid losses	$7,886 53	
Unearned premiums on outstanding risks	56,606 53	
Due and accrued for rent, salaries, etc.	933 33	
Commissions and brokerage	550 00	
Gross Liabilities, except Capital		65,976 39
Surplus as regards policy-holders		$318,251 03
Paid-up Capital		200,000 00
Surplus over Capital		$118,251 03

INCOME.

Cash received for fire premiums	$115,143 61	
Deduct re-insurance and return premiums	11,054 57	
Net cash received for fire premiums		$104,089 04
Interest received on bonds and mortgages		5,898 45
Interest and dividends received from all other sources		13,189 08
Income from rent, etc.		266 68
Gross Cash Income		$123,443 25

EXPENDITURES.

Cash paid for fire losses	$51,434 34	
Deduct salvage and re-insurance	992 46	
Net cash paid for fire losses		$50,441 88
Cash dividends paid		20,000 00
Cash paid for commissions and brokerage		10,601 63
for salaries of officers and employés		13,585 70
for state and local taxes		4,611 68
for incidentals		22,367 25
Gross Cash Expenditures		$121,608 14

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$17,396,165 00	$82,730 97
Fire risks written during 1879	25,979,902 00	130,762 88
Total	$43,376,067 00	$213,493 85
Deduct risks expired and terminated	20,662,548 00	90,898 00
In force at end of year	$22,713,519 00	$122,595 85
Deduct amount re-insured	996,362 00	6,008 65
Net amount in force	$21,717,157 00	$116,587 20

MISCELLANEOUS.

Premiums received from organization of company	$1,570,971 36
Losses paid from organization of company	702,447 47
Cash dividends declared from organization of company	370,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	54,814 84
Company's stock owned by directors	46,850 00

GREAT WESTERN INSURANCE COMPANY, NEW YORK, N.Y

[Incorporated September, 1855. Commenced business October, 1855.]

PAID-UP CAPITAL, $662,080.

FERDINAND MOTZ, *President.* *Secretary*, WM. T. LOCKWOOD

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$670,000 00	$728,100 00
West India and Panama Telegraph Co. stock,	10,000 00	1,500 00
Sandy Hook and City Island Tel. Co. stock	1,000 00	800 00
	$681,000 00	$730,400 00

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$32,700 00	
Stocks and bonds, as per schedule	730,400 00	
Cash in the office of the company	229 76	
Cash deposited in bank and with English bankers	41,240 23	
Premiums in course of collection	63,604 65	
Notes taken for marine and inland risks	57,376 65	
Accounts due	1,086 57	
Salvage claims	15,600 00	
Gross Assets		$942,237 86

LIABILITIES.

Losses adjusted, unpaid	$15,810 00
claimed and reported	36,870 00
disputed or resisted	37,678 00
Total amount of losses	$90,358 00
Less re-insurance	3,600 00
Net amount of unpaid losses	$86,758 00
Unearned premiums on outstanding risks	71,181 21
Unpaid scrip ordered to be redeemed	2,775 00
Interest due or accrued on scrip	5,948 21
Dividends to stockholders unpaid	34,607 40

Re-insurance premiums due	$9,553 72	
Accounts due	265 70	
Gross Liabilities, except Capital		$211,089 24
Surplus as regards policy-holders		$731,148 62
Paid-up Capital		662,080 00
Surplus over Capital		$69,068 62

Income.

Cash rec'd for marine and inland premiums	$566,036 99	
Deduct re-insurance and return premiums	140,233 88	
Net cash rec'd for marine and inland prems.		$425,803 11
Unpaid premium notes rec'd during the year	$70,292 07	
Interest and dividends received from all sources		43,501 81
Gross Cash Income		$469,304 92

Expenditures.

Cash paid for marine and inland losses	$400,228 00	
Deduct salvage and re-insurance	82,801 82	
Net cash paid for marine and inland losses		$317,426 18
Cash dividends paid		33,577 60
Interest paid scripholders		100 80
Cash paid for commissions and brokerage		30,776 51
for salaries of officers and employés		39,254 01
for state and local taxes		3,529 80
Gross Cash Expenditures		$424,664 90

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1878	$4,111,052 00	$50,057 23
Marine risks written during 1879	67,273,677 00	600,916 42
Total	$71,384,729 00	$650,973 65
Deduct risks expired and terminated	64,280,785 00	569,353 86
In force at end of year	$7,103,944 00	$81,619 79
Deduct amount re-insured	1,164,260 00	10,438 58
Net amount in force	$5,939,684 00	$71,181 21

Miscellaneous.

Premiums received from organization of company	$35,389,396 00
Losses paid from organization of company	24,543,170 64
Cash dividends declared from organization of company	2,842,602 00
Dividends declared during the year (5 per cent)	33,104 00
Marine and inland losses incurred during the year	400,228 00
Company's stock owned by directors	214,680 00

GUARDIAN FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated February, 1865. Commenced business February, 1865.]

PAID-UP CAPITAL, $200,000.

WILLIAM C. THOMPSON, *President.* *Secretary*, WALTER K. PAYE.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
District of Columbia bonds	$240,000 00	$209,400 00
Harlem River and Port Chester R.R. bonds	15,000 00	18,000 00
	$255,000 00	$227,400 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
United States bonds	$4,120 00	$3,500 00
10 shares Harlem Gas Company	450 00	600 00
5 " New York Bowery Insurance Co.	500 00	
	$5,070 00	$4,100 00

SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens *),	$23,300 00	
Interest due or accrued thereon	700 00	
Bonds, as per schedule	227,400 00	
Loans on collateral security, as per schedule	4,100 00	
Cash in the office of the company	1,736 59	
Cash deposited in Chatham National Bank	4,427 22	
Interest due and accrued	21 00	
Premiums in course of collection (gross)	11,407 74	
Gross Assets		$273,092 55

LIABILITIES.

Losses claimed and reported	$9,765 00	
Losses disputed or resisted	1,000 00	
Unearned premiums on outstanding risks	38,157 81	
Due and accrued for rent, salaries, etc.	500 00	
Commissions and brokerage	900 00	
Gross Liabilities, except Capital		50,322 81
Surplus as regards policy-holders		$222,769 74
Paid-up Capital		200,000 00
Surplus over Capital		$22,769 74

* Value of lands mortgaged $22,000 00
Value of buildings thereon 40,000 00
Amount of insurance held as collateral 28,800 00

Income.

Cash received for fire premiums	$87,579 56	
Deduct re-insurance and return premiums	12,238 27	
Net cash received for fire premiums		$75,341 29
Cash received for marine and inland premiums		406 25
Interest received on bonds and mortgages		1,581 12
Interest and dividends received from all other sources		10,418 41
Income from other sources		235 68
Gross Cash Income		$87,982 75

Expenditures.

Cash paid for fire losses	$36,880 57
Cash dividends paid	14,000 00
Cash paid for commissions and brokerage	14,517 06
for salaries of officers and employés	17,285 00
for state and local taxes	583 53
for interest on borrowed money	566 49
for incidentals	7,831 82
Gross Cash Expenditures	$91,664 47

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$10,381,716 00	$66,739 34
Fire risks written during 1879	13,701,384 00	87,579 56
Total	$24,083,100 00	$154,318 90
Deduct risks expired and terminated	13,677,466 00	77,608 88
In force at end of year	$10,405,634 00	$76,710 02
Deduct amount re-insured	423,829 00	2,960 45
Net amount in force	$9,981,805 00	$73,749 57
Marine risks outstanding Dec. 31, 1878	$16,250 00	$593 75
Marine risks written during 1879	15,500 00	600 00
Total	$31,750 00	$1,193 75
Deduct risks expired and terminated	18,000 00	787 50
In force at end of year	$13,750 00	$406 25

Miscellaneous.

Premiums received from organization of company	$1,181,469 00
Losses paid from organization of company	701,046 00
Cash dividends declared from organization of company	185,000 00
Dividends declared during the year (7 per cent)	14,000 00
Fire losses incurred during the year	41,726 00
Company's stock owned by directors	79,000 00

HANOVER FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April, 1852. Commenced business April, 1852.]

PAID-UP CAPITAL, $500,000.

BENJAMIN S. WALCOTT, *President.* *Secretary*, I. R. LANE.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$1,100,000 00	$1,154,007 50
Brooklyn city bonds	50,000 00	58,100 00
Connecticut state bonds	20,000 00	21,400 00
New York Central Railroad bonds	30,000 00	31,275 00
New York and Harlem Railroad bonds	25,000 00	31,375 00
75 shares Metropolitan National Bank	7,500 00	9,937 50
150 " American Exchange Nat'l Bank	15,000 00	17,100 00
100 " Central Trust Company	10,000 00	11,500 00
	$1,257,500 00	$1,334,695 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
25 shares Hanover National Bank	$2,825 00	$1,500 00
United States bonds	6,438 06	5,800 00
Brooklyn Park loan	6,100 00	5,000 00
44 shares Manhattan Company	2,970 00	5,000 00
10 " New York Life and Trust Company,	3,600 00	
	$21,933 06	$17,300 00

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$2,725 95	
Loans on mortgage of real estate (first liens*),	164,750 00	
Interest due or accrued thereon	1,173 53	
Stocks and bonds, as per schedule	1,334,695 00	
Loans on collateral security, as per schedule	17,300 00	
Cash in the office of the company	12,898 37	
Cash deposited in various banks	51,011 98	
Interest due and accrued	2,015 93	
Premiums in course of collection (net)	64,129 81	
Gross Assets		$1,650,700 57
Deduct special deposits in other states		34,125 00
Balance		$1,616,575 57

* Value of lands mortgaged $142,000 00
Value of buildings thereon 213,000 00
Amount of insurance held as collateral 167,450 00

Liabilities.

Losses adjusted, unpaid	$21,401 15	
claimed and reported	27,574 63	
disputed or resisted	27,689 34	
Total amount of losses	$76,665 12	
Less re-insurance	47 00	
Net amount of unpaid losses	$76,618 12	
Unearned premiums on outstanding risks	388,137 24	
Gross Liabilities, except Capital	$464,755 36	
Deduct liabilities on special deposits	7,333 06	
		$457,422 30
Surplus as regards policy-holders		$1,159,153 27
Paid-up Capital		500,000 00
Surplus over Capital		$659,153 27

Income.

Cash received for fire premiums	$626,242 92	
Deduct re-insurance and return premiums	50,197 39	
Net cash received for fire premiums		$576,045 53
Interest received on bonds and mortgages		11,368 25
Interest and dividends received from all other sources		61,510 70
Gross Cash Income		$648,924 48

Expenditures.

Cash paid for fire losses	$312,772 46	
Deduct salvage and re-insurance	8,864 21	
Net cash paid for fire losses		$303,908 25
Cash dividends paid		100,000 00
Cash paid for commissions and brokerage		95,267 26
for salaries of officers and employés		46,410 32
for state and local taxes		17,617 48
for incidentals		112,765 78
Gross Cash Expenditures		$675,969 09

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$86,460,100 00	$853,171 52
Fire risks written during 1879	76,627,113 00	605,445 04
Total	$163,087,213 00	$1,458,616 56
Deduct risks expired and terminated	76,614,433 00	656,258 47
In force at end of year	$86,472,780 00	$802,358 09
Deduct amount re-insured	1,605,339 00	10,202 57
Net amount in force	$84,867,441 00	$792,155 52

MISCELLANEOUS.

Premiums received from organization of company	$10,052,514 00
Losses paid from organization of company	5,227,700 24
Cash dividends declared from organization of company	984,500 00
Dividends declared during the year (20 per cent)	100,000 00
Fire losses incurred during the year	306,577 62
Company's stock owned by directors	148,000 00

HARTFORD FIRE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated May, 1810. Commenced business August, 1810.]

PAID-UP CAPITAL, $1,250,000.

GEORGE L. CHASE, *President.* *Secretary*, J. D. BROWNE.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Hartford National Bank, Hartford	$51,100 00	$77,672 00
Phœnix National Bank, Hartford	46,700 00	71,451 00
Connecticut River Bank, Hartford	3,000 00	3,500 00
American National Bank, Hartford	15,000 00	19,200 00
Charter Oak National Bank, Hartford	20,000 00	25,800 00
Farmers' and Mechanics' Nat'l B'k, Hartford,	18,200 00	22,204 00
Mercantile National Bank, Hartford	15,000 00	18,450 00
First National Bank, Hartford	17,200 00	18,920 00
Ætna National Bank, Hartford	31,500 00	38,430 00
City National Bank, Hartford	20,800 00	18,304 00
Conn. Trust and Safe Deposit Co., Hartford	23,000 00	17,250 00
American Exchange Nat'l Bank, New York	20,000 00	22,400 00
National Bank of Commerce, New York	10,000 00	13,500 00
Importers' and Traders' Nat'l B'k, New York,	30,000 00	65,100 00
Bank of America, New York	30,000 00	44,100 00
Manhattan Company Bank, New York	10,000 00	14,500 00
Merchants' National Bank, New York	16,700 00	21,376 00
Union National Bank, New York	8,000 00	11,840 00
Bank of North America, New York	7,000 00	5,950 00
Metropolitan National Bank, New York	22,500 00	29,925 00
Blackstone National Bank, Boston	10,600 00	11,342 00
National Bank of Commerce, Boston	3,200 00	3,560 00
Second National Bank, Boston	10,900 00	15,750 50
Hide and Leather National Bank, Boston	2,400 00	2,694 00
Atlantic National Bank, Boston	3,900 00	5,460 00
First National Bank, Boston	10,000 00	18,050 00
Boylston National Bank, Boston	12,500 00	13,812 50
Merchants' Bank (in liquidation), St. Louis	10,000 00	3,200 00
Union National Bank, Albany	6,200 00	6,820 00
First National Bank, Albany	3,300 00	4,950 00
Montreal Bank, Montreal	30,000 00	42,000 00
Ontario Bank, Bowmansville	13,000 00	9,300 00

Connecticut River Company	$12,000 00	$3,000 00
Connecticut River Railroad	2,000 00	2,800 00
New York, New Haven, and Hartford R.R.	70,000 00	112,000 00
United States registered 1881 bonds, 6s	56,800 00	60,492 00
United States gold bonds, 4½s	200,000 00	213,000 00
Tennessee state bonds, 6s	33,000 00	10,890 00
Alabama state bonds (class A)	10,000 00	5,350 00
South Carolina consols	14,605 00	12,414 25
Toledo (O.) water works bonds, 8s	5,000 00	5,250 00
Watertown (N.Y.) town bonds, 7s	3,500 00	3,500 00
Harlem R. and P't Ches. R.R. Co. (guar.) 7s,	50,000 00	60,000 00
City of New Brunswick (N.J.) bonds, 7s	45,000 00	47,250 00
Pawtucket (R.I) town bonds, 7s	75,000 00	87,000 00
Dubuque (Io.) city bonds, 6s	25,000 00	25,000 00
Des Moines (Io.) city bonds, 7s	50,000 00	50,000 00
Oswego (N.Y.) city certificates, 7s	20,000 00	20,000 00
	$1,203,605 00	$1,414,757 25

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$630,175 60	
Loans on mortgage of real estate (first liens*),	773,324 40	
Interest due or accrued thereon	34,662 58	
Stocks, bonds, etc., as per schedule	1,414,757 25	
Cash in the office of the company	1,497 44	
Cash deposited in various banks	346,842 97	
Interest due and accrued	2,159 62	
Premiums in course of collection (gross)	241,695 57	
Rents due and accrued	1,907 47	
Non-resident tax	9,016 00	
Gross Assets		$3,456,038 90
Deduct special deposits in other states		131,438 00
Balance		$3,324,600 90

Liabilities.

Losses claimed and reported	$84,528 03	
Losses disputed or resisted	39,578 43	
Unearned premiums on outstanding risks	1,110,629 26	
Commissions and brokerage	35,886 00	
Gross Liabilities, except Capital	$1,270,621 72	
Deduct liabilities on special deposits	67,230 55	
		1,203,391 17
Surplus as regards policy-holders		$2,121,209 73
Paid-up Capital		1,250,000 00
Surplus over Capital		$871,209 73

* Value of lands mortgaged $900,000 00
Value of buildings thereon 867,000 00
Amount of insurance held as collateral 603,000 00

Income.

Cash received for fire premiums	$1,558,533 10	
Deduct re-insurance and return premiums	98,408 98	
Net cash received for fire premiums		$1,460,124 12
Interest received on bonds and mortgages		49,972 04
Interest and dividends received from all other sources		100,655 85
Income from rents		17,953 68
Gross Cash Income		$1,628,705 69

Expenditures.

Cash paid for fire losses	$860,444 88
Cash dividends paid	250,000 00
Cash paid for commissions and brokerage	212,422 48
for salaries of officers and employés	119,137 64
for state and local taxes	33,556 56
for incidentals	110,843 60
Gross Cash Expenditures	$1,586,405 16

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$188,039,953 00	$2,162,188 13
Fire risks written during 1879	151,442,247 00	1,558,533 10
Total	$339,482,200 00	$3,720,721 23
Deduct risks expired and terminated	142,436,662 00	1,529,208 38
In force at end of year	$197,045,538 00	$2,191,512 85

Miscellaneous.

Premiums received from organization of company	$35,680,633 68
Losses paid from organization of company	22,906,256 10
Cash dividends declared from organization of company	3,813,100 00
Dividends declared during the year (20 per cent)	250,000 00
Fire losses incurred during the year	820,644 35
Company's stock owned by directors	170,200 00

HOFFMAN FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated May 4, 1864. Commenced business May 4, 1864.]

PAID-UP CAPITAL, $200,000.

MARCUS F. HODGES, *President.* *Secretary*, JOHN D. MACINTYRE.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$120,000 00	$124,562 50
New York Cent. and Hud. Riv. R.R. bonds	20,000 00	26,000 00
American Exchange Bank stock	10,000 00	11,400 00
Bank of the Metropolis stock	7,500 00	8,250 00
	$157,500 00	$170,212 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
9 shares Bank of New York	$1,260 00	$950 00
29 " Star Fire Insurance Company	3,132 00	1,800 00
United States bonds	1,040 00	1,000 00
	$5,432 00	$3,750 00

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$28,794 43	
Loans on mortgage of real estate (first liens*),	106,993 00	
Interest due or accrued thereon	3,502 01	
Stocks, bonds, etc., as per schedule	170,212 50	
Loans on collateral security, as per schedule	3,750 00	
Cash in the office of the company	2,740 40	
Cash deposited in various banks	12,919 34	
Interest due and accrued	526 00	
Premiums in course of collection (gross)	9,340 40	
Gross Assets		$338,778 08

LIABILITIES.

Losses adjusted, unpaid	$7,086 29	
Losses claimed and reported	7,995 00	
Total amount of losses	$15,081 29	
Less re-insurance	760 42	
Net amount of unpaid losses	$14,320 87	
Unearned premiums on outstanding risks	69,042 12	
Commissions and brokerage	804 70	
Return premiums	74 31	
Gross Liabilities, except Capital		84,242 00
Surplus as regards policy-holders		$254,536 08
Paid-up Capital		200,000 00
Surplus over Capital		$54,536 08

* Value of lands mortgaged $85,000 00
Value of buildings thereon 109,500 00
Amount of insurance held as collateral 89,000 00

Income.

Cash received for fire premiums	$147,357 33	
Deduct re-insurance and return premiums	17,421 94	
Net cash received for fire premiums		$129,935 39
Cash received for marine and inland premiums		125 00
Interest received on bonds and mortgages		8,160 22
Interest and dividends received from all other sources		7,799 95
Income from rents		2,024 50
Gross Cash Income		$148,045 06

Expenditures.

Cash paid for fire losses	$96,108 70	
Deduct salvage and re-insurance	3,403 04	
Net cash paid for fire losses		$92,705 66
Cash dividends paid		20,000 00
Cash paid for commissions and brokerage		21,879 96
for salaries of officers and employés		19,393 93
for state and local taxes		6,207 62
for incidentals		19,852 30
Gross Cash Expenditures		$180,039 47

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$13,856,465 00	$138,488 37
Fire risks written during 1879	16,713,959 00	148,307 37
Total	$30,570,424 00	$286,795 74
Deduct risks expired and terminated	16,267,165 00	146,325 53
In force at end of year	$14,303,259 00	$140,470 21
Deduct amount re-insured	363,961 00	3,229 74
Net amount in force	$13,939,298 00	$137,240 47
Marine risks outstanding Dec. 31, 1878	$2,500 00	$125 00
Marine risks written during 1879	2,500 00	125 00
Total	$5,000 00	$250 00
Deduct risks expired and terminated	2,500 00	125 00
In force at end of year	$2,500 00	$125 00

Miscellaneous.

Premiums received from organization of company	$2,110,117 62
Losses paid from organization of company	1,342,101 20
Cash dividends declared from organization of company	150,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	90,835 19
Company's stock owned by directors	60,900 00

HOME INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April, 1853. Commenced business April 13, 1853.]

PAID-UP CAPITAL, $3,000,000.

CHARLES J. MARTIN, *President.* *Secretary*, JOHN H. WASHBURN.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$3,000,000 00	$3,184,125 00
Mississippi state warrants	20,000 00	20,000 00
New York city bonds	35,000 00	37,100 00
Brooklyn city bonds	87,700 00	108,309 50
Watertown city bonds	70,000 00	72,450 00
100 shares Hanover National Bank	10,000 00	11,000 00
200 " American Exchange National Bank,	20,000 00	22,400 00
80 " Fourth National Bank	8,000 00	8,400 00
125 " St. Nicholas National Bank	12,500 00	13,000 00
225 " Metropolitan National Bank	22,500 00	29,925 00
200 " Mercantile National Bank	20,000 00	16,000 00
300 " Merchants' Exchange Nat'l Bank	15,000 00	11,550 00
160 " Chatham National Bank	4,000 00	4,000 00
200 " National Bank of the Republic	20,000 00	23,600 00
100 " National Bank of Commerce	10,000 00	13,200 00
150 " Nat'l Butchers' and Drovers' Bank,	3,750 00	3,787 50
200 " Bank of America	20,000 00	29,400 00
200 " Manhattan Company	10,000 00	14,500 00
	$3,388,450 00	$3,622,747 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
10 shares St. Nicholas National Bank	$1,040 00	$400 00
United States bonds	5,168 75	4,750 00
3 shares New Jersey Zinc Company	90 00	
227 " Union Trust Company	34,050 00	23,500 00
10 " St. Nicholas National Bank	1,040 00	
100 " N. Y. Central and H. R. R.R.	12,900 00	5,700 00
457 " Long Island Bank	22,850 00	18,000 00
100 " Morris and Essex Railroad	5,100 00	2,000 00
United States bonds	3,609 37	3,100 00
Columbus and Hocking Valley R.R. bonds	900 00	750 00
United States bonds	3,609 37	3,000 00
2 shares Fourth National Bank	210 00	170 00
Winona and St. Peter Railroad bonds	2,080 00	1,500 00
11 shares National Bank of Commerce	1,452 00	1,000 00
49 " New Haven County Bank	539 00	1,300 00
New Haven and Northampton Railroad bonds,	1,200 00	
200 shares National Bank of the Republic	23,600 00	15,000 00
7 " City Bank of New Haven	1,050 00	500 00
100 " Lake Shore and Michigan So. R.R.	10,000 00	7,000 00
35 " Importers' and Traders' Nat'l B'k,	7,350 00	

Kansas Pacific Denver Extension bonds	$30,600 00	$25,000 00
Union Pacific Sinking Fund bonds	5,700 00	5,000 00
300 shares Albany and Susquehanna R.R.	30,300 00	25,000 00
100 " N. Y. Central and H. R. R.R.	12,900 00	10,000 00
Kansas Pacific Railroad bonds	22,000 00	15,000 00
150 shares Adams Express Company	15,900 00	
United States bonds	5,695 00	25,000 00
N. Y., Lake Erie, and Western R.R. bonds	8,700 00	
Lehigh and Wilkesbarre Railroad bonds	16,800 00	
Metropolitan Elevated Railroad bonds	5,100 00	
N. Y., Lake Erie, and Western R.R. bonds	31,690 00	50,000 00
Kansas Pacific Denver Extension bonds	7,070 00	
Union Pacific Sinking Fund bonds	2,280 00	
St. Paul and Sioux City Railroad bonds	14,250 00	10,000 00
Erie Railroad bonds	1,150 00	1,000 00
N. Y., Lake Erie, and Western R.R. bonds	13,050 00	
300 shares Chicago and North-Western R.R.	27,000 00	50,000 00
100 " Milwaukee and St. Paul R.R.	10,000 00	
100 " Michigan Central Railroad	8,900 00	
300 " Michigan Central Railroad	26,700 00	25,000 00
N. Y., Lake Erie, and Western R.R. bonds	4,350 00	
300 shares Michigan Central Railroad	26,700 00	
200 " Milwaukee and St. Paul R.R.	14,800 00	50,000 00
100 " Lake Shore and Michigan So. R.R.	10,000 00	
N. Y., Lake Erie, and Western R.R. bonds	8,200 00	
United States bonds	22,118 75	20,000 00
200 shares Milwaukee and St. Paul R.R.	14,800 00	20,000 00
100 " Chicago and North-Western R.R.	9,000 00	
	$543,592 24	$418,670 00

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$54,125 91	
Loans on mortgage of real estate (first liens*),	1,866,653 00	
Interest due or accrued thereon	44,492 29	
Stocks, bonds, etc., as per schedule	3,622,747 00	
Loans on collateral security, as per schedule	418,670 00	
Cash deposited in various banks	233,299 29	
Interest due and accrued	10,378 37	
Premiums in course of collection (net)	160,622 25	
Premiums more than 3 months due, $3,482 50		
Gross Assets		$6,410,988 11
Deduct special deposits in other states		107,870 00
Balance		$6,303,118 11

* Value of lands mortgaged $2,230,650 00
Value of buildings thereon 1,940,750 00
Amount of insurance held as collateral 1,512,750 00

Liabilities.

Losses adjusted, unpaid	$55,638 46	
claimed and reported	148,286 89	
disputed or resisted	50,829 37	
Total amount of losses	$254,754 72	
Less re-insurance	5,989 91	
Net amount of unpaid losses	$248,764 81	
Unearned premiums on outstanding risks	1,841,438 00	
Gross Liabilities, except Capital	$2,090,202 81	
Deduct liabilities on special deposits	77,626 35	
		$2,012,576 46
Surplus as regards policy-holders		$4,290,541 65
Paid-up Capital		3,000,000 00
Surplus over Capital		$1,290,541 65

Income.

Cash received for fire premiums	$2,845,923 00	
Deduct re-insurance and return premiums	325,982 76	
Net cash received for fire premiums		$2,519,940 24
Interest received on bonds and mortgages		139,235 87
Interest and dividends received from all other sources		193,642 97
Gross Cash Income		$2,852,819 08

Expenditures.

Cash paid for fire losses	$1,536,342 67	
Deduct salvage and re-insurance	43,129 35	
Net cash paid for fire losses		$1,493,213 32
Cash dividends paid		300,000 00
Cash paid for commissions and brokerage		456,721 91
for salaries of officers and employés		244,752 90
for state and local taxes		79,453 74
for incidentals		228,427 82
Gross Cash Expenditures		$2,802,569 69

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$344,131,435 00	$3,464,353 00
Fire risks written during 1879	324,052,438 00	2,845,923 00
Total	$668,183,873 00	$6,310,276 00
Deduct risks expired and terminated	311,972,939 00	2,571,620 28
In force at end of year	$356,210,934 00	$3,738,655 72
Deduct amount re-insured	6,418,944 00	79,531 72
Net amount in force	$349,791,990 00	$3,659,124 00

MISCELLANEOUS.

Premiums received from organization of company	$48,407,411 12
Losses paid from organization of company	29,980,583 55
Cash dividends declared from organization of company	4,915,000 00
Dividends declared during the year (10 per cent)	300,000 00
Fire losses incurred during the year	1,502,455 49
Company's stock owned by directors	423,400 00

HOWARD INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated March, 1825. Commenced business April 19, 1825.]

PAID-UP CAPITAL, $500,000.

HENRY A. OAKLEY, *President.* *Secretary*, CHARLES A. HULL.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$400,000 00	$452,675 00
New York city and county bonds	25,000 00	26,900 00
Delaware and Hudson Canal Co. bonds	30,000 00	32,100 00
United New Jersey R.R. and Canal bonds	4,000 00	4,800 00
National Bank of Commerce stock	2,800 00	3,920 00
Metropolitan National Bank stock	7,500 00	10,500 00
American Exchange National Bank stock	16,000 00	18,400 00
Merchants' National Bank stock	650 00	845 00
Phenix National Bank stock	2,800 00	2,660 00
Manhattan Gas-Light Company bonds	2,500 00	3,500 00
New York Gas-Light Company bonds	5,000 00	4,050 00
	$496,250 00	$560,350 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
10 shares Manhattan Company	$1,450 00	$500 00

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$115,000 00	
Loans on mortgage of real estate (first liens*),	38,475 00	
Interest due or accrued thereon	1,098 17	
Stocks and bonds, as per schedule	560,350 00	
Loans on collateral security, as per schedule	500 00	
Cash in the office of the company	4,568 92	
Cash deposited in Manhattan Co.'s Bank	4,693 15	
Interest due and accrued	2,918 50	
Premiums in course of collection (net)	18,324 12	
Rents due and accrued	477 09	
Gross Assets		$746,404 95

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* Value of lands mortgaged $56,800 00
Value of buildings thereon 66,000 00
Amount of insurance held as collateral 21,500 00

Liabilities.

Losses claimed and reported	$9,230 69	
Losses disputed or resisted	4,600 00	
Unearned premiums on outstanding risks	115,758 50	
Gross Liabilities, except Capital		$129,589 19
Surplus as regards policy-holders		$616,815 76
Paid-up Capital		500,000 00
Surplus over Capital		$116,815 76

Income.

Cash received for fire premiums	$222,906 99	
Deduct re-insurance and return premiums	22,267 42	
Net cash received for fire premiums		$200,639 57
Cash received for marine and inland premiums		20 42
Interest received on bonds and mortgages		2,175 58
Interest and dividends received from all other sources		29,571 18
Income from rents		3,864 58
Gross Cash Income		236,271 33

Expenditures.

Cash paid for fire losses	$131,973 83	
Deduct salvage and re-insurance	64 15	
Net cash paid for fire losses		$131,909 68
Cash dividends paid		25,000 00
Cash paid for commissions and brokerage		28,716 45
for salaries of officers and employés		36,070 62
for state and local taxes		9,425 16
for interest on borrowed money		826 36
for incidentals		24,221 25
Gross Cash Expenditures		$256,169 52

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$23,844,854 00	$201,075 77
Fire risks written during 1879	29,682,802 00	222,726 28
Total	$53,527,656 00	$423,802 05
Deduct risks expired and terminated	26,672,777 00	190,922 61
In force at end of year	$26,854,879 00	$232,879 44
Deduct amount re-insured	877,285 00	6,273 59
Net amount in force	$25,977,594 00	$226,605 85
Marine risks written during 1879	$4,728 00	$20 40
Deduct risks expired and terminated	4,728 00	20 40

MISCELLANEOUS.

Premiums received from organization of company	$6,617,554 00
Losses paid from organization of company	4,448,729 00
Cash dividends declared from organization of company	2,030,875 00
Dividends declared during the year (5 per cent)	25,000 00
Fire losses incurred during the year	119,431 25
Company's stock owned by directors	71,500 00

PRESIDENT AND DIRECTORS OF THE INSURANCE COMPANY OF NORTH AMERICA, PHILADELPHIA, PENN.

[Incorporated April 14, 1794. Commenced business 1792.]

PAID-UP CAPITAL, $2,000,000.

CHARLES PLATT, *President.* *Secretary*, MATTHIAS MARIS.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$1,000,000 00	$1,032,000 00
Baltimore city loan	400,000 00	415,000 00
Pennsylvania state loan	509,000 00	571,905 00
New Jersey state bonds	54,000 00	58,320 00
Delaware state bonds	10,000 00	11,000 00
Connecticut state bonds	52,000 00	57,200 00
South Carolina state bonds	11,000 00	4,950 00
Philadelphia city bonds, 6s	100,000 00	119,000 00
Pittsburg city bonds, 7s	15,000 00	17,400 00
Cincinnati city bonds	60,000 00	67,030 00
Indianapolis city bonds, $7\frac{3}{10}$s	30,000 00	31,800 00
Hartford city bonds, 6s	50,000 00	55,000 00
Rochester city bonds, 7s	25,000 00	28,500 00
Fall River city bonds, 5s (gold)	30,000 00	31,800 00
Toledo city bonds, 8s	21,000 00	23,100 00
Harrisburg city bonds, 6s	15,000 00	15,750 00
Providence city bonds, 4s (gold)	25,000 00	27,000 00
Newark city bonds, 4s	20,000 00	22,800 00
Cleveland city bonds, 7s	36,500 00	40,880 00
Boston city bonds, 6s	200,000 00	232,000 00
Williamsport city bonds, 6s	3,000 00	2,400 00
Dayton city bonds, 8s	11,000 00	12,320 00
Burlington city bonds, 8s	12,000 00	13,440 00
Bellefonte borough bonds, 6s	6,000 00	6,000 00
Pennsylvania R.R. Co. mortgage bonds, 6s	50,000 00	50,000 00
Delaware Railroad loan, guaranteed	25,000 00	27,250 00
Chesapeake and Delaware Canal Co. bonds, 6s,	37,000 00	29,970 00

North Pennsylvania Railroad bonds	$35,000 00	$38,500 00
Belvidere and Delaware Railroad mort. bonds,	50,000 00	55,000 00
Delaware Division Canal Company bonds, 6s	15,000 00	14,250 00
Delaware and Raritan Canal Co. and C. and A. R.R. and Transportation Company	11,000 00	12,210 00
Lehigh Coal and Navigation Company bonds	11,750 00	11,162 50
Lehigh Valley Railroad Company bonds	75,000 00	85,625 00
Penn. and N. Y. Canal and R.R. bonds, guar.	30,000 00	35,400 00
Phila. and Reading Railroad Company bonds,	83,000 00	93,110 00
Penn. Railroad Co. consol. mortgage bonds	100,000 00	110,000 00
Lehigh Valley Railroad Co. mortgage bonds	50,000 00	57,500 00
Little Schuylkill Nav. and R.R. Co. bonds	30,000 00	31,200 00
Philadelphia and Reading Railroad Co. bonds,	50,000 00	51,500 00
William Cramp & Sons' dry docks bonds	28,000 00	28,000 00
Phila., Wil., and Baltimore Railroad bonds	39,000 00	41,340 00
Steam-tug "North America"	54,543 05	54,543 05
100 shares Philadelphia National Bank	10,000 00	17,400 00
228 " Chesapeake and Del. Canal Co.	11,400 00	1,140 00
300 " Phila., Ger., and Norristown R.R.	15,000 00	30,600 00
50 " Sandy Hook Quarantine and C. I. Telegraph Company	1,000 00	1,000 00
Mutual Insurance scrip	15,590 00	15,590 00
	$3,522,783 05	$3,788,885 55

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
1,365 shares Insurance Company No. America,	$46,651 25	$12,600 00
Catawissa Railroad bonds	5,700 00	15,500 00
Schuylkill Navigation bonds	2,050 00	
Harrisburg city bonds	13,125 00	
1,000 shares Insurance Company No. America,	34,250 00	
Philadelphia city bonds	2,380 00	1,000 00
9 shares Penn. Co. for Insurance on Lives,	2,295 00	1,400 00
5 " Pennsylvania Insurance Co.	750 00	650 00
2,500 " Merchants' Life Insurance Co.	2,500 00	350 00
	$109,701 25	$31,500 00

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$147,162 97
Loans on mortgage of real estate (first liens*),	1,420,599 77
Interest due or accrued thereon	34,065 75
Stocks, bonds, etc., as per schedule	3,788,885 55
Loans on collateral security, as per schedule	31,500 00
Cash deposited in various banks	554,239 73
Interest due and accrued	4,334 02

* Total value of property mortgaged $2,940,500 00
Amount of insurance held as collateral 830,625 00

Premiums in course of collection (net)	$347,941 34	
Notes taken for marine and inland risks	263,011 05	
Gross Assets		$6,591,740 18
Deduct special deposits in other states		35,000 00
Balance		$6,556,740 18

LIABILITIES.

Losses adjusted, unpaid	$28,409 30	
claimed and reported	305,974 00	
disputed or resisted	15,616 70	
Unearned premiums on outstanding risks	1,461,314 52	
Reclaimable on perpetual fire policies	365,964 15	
Gross Liabilities, except Capital	$2,177,278 67	
Deduct liabilities on special deposits	15,800 09	
		2,161,478 58
Surplus as regards policy-holders		$4,395,261 60
Paid-up Capital		2,000,000 00
Surplus over Capital		$2,395,261 60

INCOME.

Cash received for fire premiums	$1,376,684 45	
Deduct re-insurance and return premiums	118,118 81	
Net cash received for fire premiums		$1,258,565 64
Cash received for marine and inland prems.	$2,364,047 78	
Deduct re-insurance and return premiums	428,364 24	
Net cash rec'd for marine and inland prems.		1,935,683 54
Unpaid premium notes rec'd during the year	$263,011 05	
Interest received on bonds and mortgages		87,908 85
Interest and dividends received from all other sources		200,839 51
Income from perpetual premiums		15,525 82
Deposits received for perpetual fire risks	28,418 24	
Gross Cash Income		$3,498,523 36

EXPENDITURES.

Cash paid for fire losses	$696,731 11	
Deduct salvage and re-insurance	14,001 47	
Net cash paid for fire losses		$682,729 64
Cash paid for marine and inland losses	$1,942,967 12	
Deduct salvage and re-insurance	292,217 99	
Net cash paid for marine and inland losses		1,650,749 13
Cash dividends paid		400,000 00
Cash paid for commissions and brokerage		337,621 79
for salaries of officers and employés		128,900 00
for state and local taxes		116,052 08
for incidentals		155,065 53
Deposits returned on perpetual fire risks	$12,892 47	
Gross Cash Expenditures		$3,471,118 17

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$159,455,956 00	$1,914,864 49
Fire risks written during 1879	131,890,441 00	1,376,684 45
Total	$291,346,397 00	$3,291,548 94
Deduct risks expired and terminated	122,934,521 00	1,298,285 75
In force at end of year	$168,411,876 00	$1,993,263 19
Perpetual risks in force	$13,678,813 00	
Marine risks outstanding Dec. 31, 1878	$6,248,218 00	$290,632 26
Marine risks written 1879	252,297,681 00	2,364,047 78
Total	$258,545,899 00	$2,654,680 04
Deduct risks expired and terminated	230,979,800 00	2,208,814 28
In force at end of year	$27,566,099 00	$445,865 76

Miscellaneous.

Premiums received from organization of company	$77,000,000 00
Losses paid from organization of company	47,000,000 00
Cash dividends declared from organization of company	10,050,000 00
Dividends declared during the year (20 per cent)	400,000 00
Fire losses incurred during the year	685,168 28
Marine and inland losses incurred during the year	1,710,949 13
Company's stock owned by directors	235,690 00

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, PHILADELPHIA, PENN.

[Incorporated April 18, 1794. Commenced business Nov. 5, 1794.]

Paid-up Capital, $200,000.

Henry D. Sherrerd, *President.* *Secretary*, Jos. H. Hollinshead.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
20 shares Philadelphia Bank	$2,000 00	$3,500 00
284 " Lehigh Valley Railroad Company	14,200 00	14,910 00
20 " Philadelphia and So. Mail S. S. Co.	2,500 00	40 00
5 " Susq. and York Turnpike Co.	500 00	250 00
10 " Easton and W. Turnpike Co.	250 00	100 00
Schuylkill Navigation Company bonds	3,000 00	2,430 00
Chesapeake and Delaware Canal Co. bonds	5,000 00	3,750 00
Lehigh Coal and Navigation Co. bonds	10,000 00	10,600 00
Philadelphia city bonds	30,000 00	35,850 00
Pennsylvania Railroad bonds	15,000 00	15,100 00
Harrisburg, P., Mt. J., and L. R.R. bonds	15,000 00	15,450 00
Camden and A. R. R. and Del. and R. Canal and T. Co. bonds	5,000 00	5,550 00
North Pennsylvania Railroad bonds	10,000 00	10,600 00

West Jersey Railroad bonds	$30,000 00	$30,000 00
Delano Land Company bonds	10,000 00	10,500 00
American Steamship Company bonds	10,000 00	10,100 00
United States bonds	10,000 00	10,300 00
Railway Equipment Trust of Penn. bonds	3,000 00	2,940 00
Mutual Insurance Company scrip	244 50	122 25
40 shares Philadelphia and L. Turnpike Co.	200 00	200 00
	$175,894 50	$182,292 25

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
7 shares Car Trust Company, Pennsylvania	$7,000 00	$8,000 00
Houston and Texas Central R.R. bonds	2,000 00	
North Pennsylvania Railroad bonds	61,200 00	50,000 00
92 shares Continental Hotel Company	5,520 00	25,000 00
169 " North Pennsylvania Railroad	8,450 00	
100 " Girard Life Insurance Company	4,000 00	
171 " Delaware Mutual Safety Ins. Co.	6,840 00	
International Navigation Company bonds	10,500 00	
500 shares Pennsylvania and N. Y. Canal R.R.	50,000 00	40,000 00
500 " North Pennsylvania Railroad	25,000 00	18,000 00
625 " Lehigh Valley Railroad	33,812 00	25,000 00
13 " Fall River Iron Works	10,400 00	6,000 00
38 " American Linen Co., Fall River	15,200 00	12,000 00
Personal note (on demand)	–	12,000 00
	$239,922 00	$196,000 00

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$44,337 61	
Loans on mortgage of real estate (first liens *),	153,250 00	
Interest due or accrued thereon	4,640 50	
Stocks, bonds, etc., as per schedule	182,292 25	
Loans on collateral security, as per schedule	196,000 00	
Cash in the office of the company	449 32	
Cash deposited in Bank of North America	35,458 93	
Interest due and accrued	2,393 00	
Premiums in course of collection (gross)	30,093 39	
Notes taken for marine and inland risks	11,622 13	
Re-insurance perpetual deposits	1,600 00	
Gross Assets		$662,137 13

Liabilities.

Losses adjusted, unpaid	$36,485 00
Unearned premiums on outstanding risks	115,094 75
Reclaimable on perpetual fire policies	79,379 26
Dividends to stockholders unpaid	272 00
State and local taxes	1,512 66

* Value of lands mortgaged $118,300 00
Value of buildings thereon 178,200 00
Amount of insurance held as collateral 120,100 00

Commissions and brokerage	$4,225 12	
Book debts	717 97	
Gross Liabilities, except Capital		$237,686 76
Surplus as regards policy-holders		$424,450 37
Paid-up Capital		200,000 00
Surplus over Capital		$224,450 37

INCOME.

Cash received for fire premiums	$159,336 72	
Deduct re-insurance and return premiums	17,997 90	
Net cash received for fire premiums		$141,338 82
Cash received for marine and inland prems.	$134,395 21	
Deduct re-insurance and return premiums	47,476 19	
Net cash received for marine and inland prems.		86,919 02
Unpaid prem. notes rec'd during year	$11,622 13	
Interest received on bonds and mortgages		11,410 00
Interest and dividends received from all other sources		14,751 80
Profit on sale of stocks		13,310 75
Miscellaneous		595 86
Deposits received for perpetual fire risks	$1,377 62	
Gross Cash Income		$268,326 25

EXPENDITURES.

Cash paid for fire losses	$115,640 80	
Deduct salvage and re-insurance	3,156 64	
Net cash paid for fire losses		$112,484 16
Cash paid for marine and inland losses	$112,082 34	
Deduct salvage and re-insurance	25,559 42	
Net cash paid for marine and inland losses		86,522 92
Cash dividends paid		23,988 00
Cash paid for commissions and brokerage		32,221 47
for salaries of officers and employés		11,300 00
for state and local taxes		4,949 62
for incidentals		16,486 21
for loss on sale of stocks		3,998 42
for repairs on real estate		3,587 27
for book debts		2,074 01
Gross Cash Expenditures		$297,612 08

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$16,982,870 00	$149,044 15
Fire risks written during 1879	18,108,582 00	159,334 72
Total	$35,091,452 00	$308,378 87
Deduct risks expired and terminated	16,973,155 00	147,508 30
In force at end of year	$18,118,297 00	$160,870 57
Deduct amount re-insured	503,508 00	3,167 52
Net amount in force	$17,614,789 00	$157,703 05

Marine risks outstanding Dec. 31, 1878	$1,703,321 00	$38,350 61
Marine risks written during 1879	11,713,993 00	134,395 21
Total	$13,417,314 00	$172,745 82
Deduct risks expired and terminated	11,296,772 00	132,888 59
In force at end of year	$2,120,542 00	$39,857 23
Deduct amount re-insured	186,870 00	3,925 91
Net amount in force	$1,933,672 00	$35,931 32

Miscellaneous.

Losses paid from organization of company	$13,329,531
Cash dividends declared from organization of company	3,908,406
Dividends declared during the year (12 per cent)	24,000 00
Fire losses incurred during the year	115,437 16
Marine and inland losses incurred during the year	86,646 92
Company's stock owned by directors	26,200 00

IRVING INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April 30, 1872. Commenced business April 30, 1872.]

Paid-up Capital, $200,000.

Martin L. Crowell, *President.* *Acting Secretary*, Wm. A. Magarical.

Summary of Assets Dec. 31, 1879.

Loans on mortgage of real estate (first liens*),	$38,200 00	
Interest due or accrued thereon	213 68	
United States bonds	200,422 50	
Cash in the office of the company	1,193 81	
Cash deposited in Irving National Bank	1,008 14	
Premiums in course of collection (gross)	6,783 80	
Premiums more than 3 months due, $122 54		
Gross Assets		$247,821 93

Liabilities.

Losses adjusted, unpaid	$2,128 23
claimed and reported	4,127 63
disputed or resisted	300 00
Unearned premiums on outstanding risks	33,507 85
Dividends to stockholders unpaid	325 50

* Value of lands mortgaged $58,500 00
Value of buildings thereon 55,500 00
Amount of insurance held as collateral 41,550 00

Due and accrued for rent, salaries, etc.	$500 00	
Commissions and brokerage	444 72	
Gross Liabilities, except Capital		$41,333 93
Surplus as regards policy-holders		$206,488 00
Paid-up Capital		200,000 00
Surplus over Capital		$6,488 00

Income.

Cash received for fire premiums	$69,204 72	
Deduct re-insurance and return premiums	3,366 44	
Net cash received for fire premiums		$65,838 28
Interest received on bonds and mortgages		3,168 30
Interest and dividends received from all other sources		11,528 62
Income from sale of stock		300 00
Gross Cash Income		$80,835 20

Expenditures.

Cash paid for fire losses	$49,203 46	
Deduct salvage and re-insurance	241 64	
Net cash paid for fire losses		$48,961 82
Cash dividends paid		16,674 50
Cash paid for commissions and brokerage		10,147 85
for salaries of officers and employés		7,600 00
for state and local taxes		2,322 60
for incidentals		8,234 73
Gross Cash Expenditures		$93,941 50

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$7,112,418 00	$66,507 21
Fire risks written during 1879	8,623,232 00	70,357 02
Total	$15,735,650 00	$136,864 23
Deduct risks expired and terminated	8,570,027 00	69,466 10
In force at end of year	$7,165,623 00	$67,398 13
Deduct amount re-insured	35,562 00	275 47
Net amount in force	$7,130,061 00	$67,122 66

Miscellaneous.

Premiums received from organization of company	$711,847 12
Losses paid from organization of company	421,260 61
Cash dividends declared from organization of company	137,000 00
Dividends declared during the year (8½ per cent)	17,000 00
Fire losses incurred during the year	49,008 14
Company's stock owned by directors	88,600 00

KNICKERBOCKER FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated 1787. Commenced business 1787.]

PAID-UP CAPITAL, $280,000.

PETER V. KING, *President.* *Secretary*, EDMUND W. ALBRO.

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$100,000 00	
Loans on mortgage of real estate (first liens*),	61,829 50	
Interest due or accrued thereon	1,071 33	
United States bonds	159,087 50	
Cash in the office of the company	435 46	
Cash deposited in various banks	8,227 15	
Premiums in course of collection (gross)	3,705 03	
Rents due and accrued	650 00	
Gross Assets		$335,005 97

LIABILITIES.

Losses claimed and reported	$8,500 00	
Unearned premiums on outstanding risks	40,771 32	
Due and accrued for rent, salaries, etc.	50 00	
Commissions and brokerage	746 00	
Gross Liabilities, except Capital		50,067 32
Surplus as regards policy-holders		$284,938 65
Paid-up Capital		280,000 00
Surplus over Capital		$4,938 65

INCOME.

Cash received for fire premiums	$95,041 67	
Deduct re-insurance and return premiums	6,559 10	
Net cash received for fire premiums		$88,482 57
Interest received on bonds and mortgages		4,380 56
Interest and dividends received from all other sources		11,432 15
Income from rents and incidentals		4,900 00
Gross Cash Income		$109,195 28

EXPENDITURES.

Cash paid for fire losses	$59,716 72	
Deduct salvage and re-insurance	625 52	
Net cash paid for fire losses		$59,091 20
Cash dividends paid		14,000 00

* Value of lands mortgaged $129,000 00
Value of buildings thereon 73,500 00
Amount of insurance held as collateral 55,600 00

Cash paid for commissions and brokerage	$10,829 19
for salaries of officers and employés	18,754 29
for state and local taxes	4,073 37
for incidentals	5,559 87
Gross Cash Expenditures	$112,307 92

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$14,291,757 00	$76,275 88
Fire risks written during 1879	20,133,896 00	92,334 74
Total	$34,425,653 00	$168,610 62
Deduct risks expired and terminated	17,575,686 00	90,315 87
In force at end of year	$16,849,967 00	$78,294 75
Deduct amount re-insured	478,023 00	2,893 91
Net amount in force	$16,371,944 00	$75,400 84

Miscellaneous.

Premiums received from organization of company	$2,194,205 78
Losses paid from organization of company	743,384 14
Cash dividends declared from organization of company	1,316,000 00
Dividends declared during the year (5 per cent)	14,000 00
Fire losses incurred during the year	61,915 26
Company's stock owned by directors	42,260 00

LAMAR INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April 3, 1872. Commenced business April 3, 1872.]

Paid-up Capital, $200,000.

Isaac R. St. John, *President.* *Secretary*, William R. MacDiarmid.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$250,000 00	$258,875 00
40 shares National Bank of Commerce	4,000 00	5,560 00
50 " National Bank of the Republic	5,000 00	5,800 00
54 " St. Nicholas National Bank	5,400 00	5,616 00
	$264,400 00	$275,851 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
40 shares Brooklyn Gas-Light Company	$1,400 00	$500 00
20 " Farragut Fire Insurance Company	2,500 00	1,500 00
50 " Firemen's Insurance Company	850 00	
25 " Star Fire Insurance Company	2,625 00	2,000 00
48 " Long Island Bank	2,400 00	4,000 00
Queens county bonds	2,000 00	
	$11,775 00	$8,000 00

Summary of Assets Dec. 31, 1879.

Loans on mortgage of real estate (first liens*),	$64,400 00	
Interest due or accrued thereon	178 00	
Stocks and bonds, as per schedule	275,851 00	
Loans on collateral security, as per schedule	8,000 00	
Cash in the office of the company	8,827 47	
Cash deposited in various banks	4,153 91	
Premiums in course of collection (gross)	14,377 16	
Notes taken for marine and inland risks	125 00	
Salvage	3,303 93	
Premiums more than 3 months due, $3,914 50		
Gross Assets		$379,216 47

Liabilities.

Losses claimed and reported	$13,600 00	
Losses disputed or resisted	2,400 00	
Unearned premiums on outstanding risks	61,701 45	
Commissions and brokerage	2,835 11	
Return premiums	999 28	
Gross Liabilities, except Capital		81,535 84
Surplus as regards policy-holders		$297,680 63
Paid-up Capital		200,000 00
Surplus over Capital		$97,680 63

Income.

Cash received for fire premiums	$133,866 25	
Deduct re-insurance and return premiums	12,239 32	
Net cash received for fire premiums		$121,626 93
Cash received for inland premiums	$37,813 04	
Deduct re-insurance and return premiums	4,945 45	
Net cash received for inland premiums		32,867 59
Unpaid prem. notes rec'd during year, $125 00		
Interest received on bonds and mortgages		4,884 96
Interest and dividends received from all other sources		12,379 39
Gross Cash Income		$171,758 87

Expenditures.

Cash paid for fire losses	$103,477 55	
Deduct salvage and re-insurance	163 93	
Net cash paid for fire losses		$103,313 62
Cash paid for inland losses	$15,543 97	
Deduct salvage and re-insurance	993 90	
Net cash paid for inland losses		14,550 07

* Value of lands mortgaged $46,500 00
Value of buildings thereon 101,500 00
Amount of insurance held as collateral 64,400 00

Cash dividends paid	$20,000 00
Cash paid for commissions and brokerage	17,410 97
for salaries of officers and employés	18,966 67
for state and local taxes	3,259 74
for incidentals	15,874 74
Gross Cash Expenditures	$193,375 81

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$11,763,939 00	$139,083 37
Fire risks written during 1879	13,081,730 00	134,237 86
Total	$24,845,669 00	$273,321 23
Deduct risks expired and terminated	13,950,248 00	150,040 84
In force at end of year	$10,895,421 00	$123,280 39
Deduct amount re-insured	66,450 00	399 70
Net amount in force	$10,828,971 00	$122,880 69
Inland risks outstanding Dec. 31, 1878	$86,075 00	$1,240 30
Inland risks written during 1879	10,106,183 00	37,813 04
Total	$10,192,258 00	$39,053 34
Deduct risks expired and terminated	10,167,258 00	38,384 21
In force at end of year	$25,000 00	$669 13

Miscellaneous.

Premiums received from organization of company	$1,435,948 76
Losses paid from organization of company	806,186 08
Cash dividends declared from organization of company	120,000 00
Dividends declared during the year	20,000 00
Fire losses incurred during the year	103,302 58
Inland losses incurred during the year	14,550 19
Company's stock owned by directors	49,300 00

LORILLARD INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated December, 1871. Commenced business January, 1872.]

Paid-up Capital, $300,000.

Carlisle Norwood, *President.* *Secretary*, John C. Mills.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$255,000 00	$264,750 00
Lake Shore and Michigan So. R.R. bonds	26,000 00	31,750 00
	$281,000 00	$296,500 00

Securities held as collateral for cash loans: —

		Market value.	Loaned thereon.
120 shares	Chatham Bank	$3,300 00	$4,000 00
40 "	Oriental Bank	1,500 00	
25 "	Phœnix Bank	450 00	600 00
5 "	Park Bank	500 00	
		$5,750 00	$4,600 00

Summary of Assets Dec. 31, 1879.

Loans on mortgage of real estate (first liens*),	$68,000 00	
Interest due or accrued thereon	2,220 00	
Stocks, bonds, etc., as per schedule	296,500 00	
Loans on collateral security, as per schedule	4,600 00	
Cash in the office of the company	1,869 31	
Cash deposited in various banks	15,741 36	
Interest due and accrued	2,609 60	
Premiums in course of collection (gross)	21,294 89	
Gross Assets		$412,835 16

Liabilities.

Losses claimed and reported	$11,100 00	
Losses disputed or resisted	2,800 00	
Total amount of losses	$13,900 00	
Less re-insurance	4,000 00	
Net amount of unpaid losses	$9,900 00	
Unearned premiums on outstanding risks	68,599 60	
Commissions and brokerage	3,194 22	
Return premiums	38 38	
Gross Liabilities, except Capital		81,732 20
Surplus as regards policy-holders		$331,102 96
Paid-up Capital		300,000 00
Surplus over Capital		$31,102 96

Income.

Cash received for fire premiums	$135,043 17	
Deduct re-insurance and return premiums	19,139 66	
Net cash received for fire premiums		$115,903 51
Interest received on bonds and mortgages		4,650 00
Interest and dividends received from all other sources		16,283 25
Gross Cash Income		$136,836 76

* Total value of property mortgaged $141,000 00
Amount of insurance held as collateral 69,000 00

Expenditures.

Cash paid for fire losses	$81,251 22	
Deduct salvage and re-insurance	5,985 08	
Net cash paid for fire losses		$75,266 14
Cash dividends paid		15,000 00
Cash paid for commissions and brokerage		17,298 56
for salaries of officers and employés		20,770 00
for state and local taxes		12,345 17
for incidentals		21,655 09
Gross Cash Expenditures		$162,334 96

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$15,975,848 00	$112,292 23
Fire risks written during 1879	21,520,993 00	139,441 81
Total	$37,496,841 00	$251,734 04
Deduct risks expired and terminated	18,070,841 00	107,617 58
In force at end of year	$19,426,000 00	$144,116 46
Deduct amount re-insured	1,529,817 00	11,191 30
Net amount in force	$17,896,183 00	$132,925 16

Miscellaneous.

Premiums received from organization of company	$1,302,792 00
Losses paid from organization of company	575,583 00
Cash dividends declared from organization of company	186,000 00
Dividends declared during the year (5 per cent)	15,000 00
Fire losses incurred during the year	79,066 14
Company's stock owned by directors	104,500 00

MANHATTAN FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated Jan. 8, 1872. Commenced business March 30, 1872.]

Paid-up Capital, $250,000.

Andrew J. Smith, *President.* *Secretary*, Louis P. Carman.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$300,000 00	$332,000 00
South Carolina state bonds	20,000 00	7,000 00
Central Pacific bonds	1,000 00	1,200 00
New York Mutual Gas-Light stock	15,000 00	9,000 00
Deposit of U. S. currency in Mississippi	10,000 00	10,000 00
	$346,000 00	$359,200 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
75 shares Phenix Insurance Company	$4,800 00	$5,000 00
25 " Buffalo Mutual Gas-Light Co.	2,500 00	
34 " Dry Dock and East Broadway R.R.	4,000 00	2,500 00
16 " Howard Insurance Company	900 00	700 00
32 " Phenix Insurance Company	2,100 00	1,400 00
20 " Lamar Insurance Company	2,200 00	5,000 00
20 " Hoffman Insurance Company	1,000 00	
40 " Lenox Insurance Company	1,100 00	
30 " Atlantic Insurance Company	1,200 00	
60 " Lorillard Insurance Company	1,400 00	
10 " New York Economical Printing Co.	1,500 00	1,000 00
5 " Phenix Insurance Company	325 00	
61 " Howard Insurance Company	3,500 00	3,000 00
Knickerbocker Ice Company stock	1,000 00	800 00
10 shares Relief Fire Insurance Company	500 00	400 00
United States bonds	1,070 00	4,000 00
Knickerbocker Ice Company bonds	2,200 00	
18 " National Exchange Bank	1,900 00	
3 " Irving Insurance Company	475 00	
United States bonds	5,400 00	5,000 00
15 shares Home Insurance Company	1,900 00	900 00
	$40,970 00	$29,700 00

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$20,881 96	
Loans on mortgage of real estate (first liens*),	153,917 00	
Interest due or accrued thereon	5,805 29	
Stocks, bonds, etc., as per schedule	359,200 00	
Loans on collateral security, as per schedule	29,700 00	
Cash in the office of the company	5,197 02	
Cash deposited in Leather Manuf. Nat'l Bank,	31,975 25	
Interest due and accrued	2,064 82	
Premiums in course of collection (gross)	96,818 91	
Notes taken for marine and inland risks	9,341 94	
Salvage claims	14,526 79	
Gross Assets		$729,428 98
Deduct special deposits in other states		49,000 00
Balance		$680,428 98

Liabilities.

Losses adjusted, unpaid	$31,056 64
claimed and reported	23,500 00
disputed or resisted	5,500 00

* Total value of property mortgaged $355,000 00
Amount of insurance held as collateral 142,300 00

Unearned premiums on outstanding risks	$270,745 43	
Commissions and brokerage	10,000 00	
Gross Liabilities, except Capital	$340,802 07	
Deduct liabilities on special deposits	16,256 12	
		$324,545 95
Surplus as regards policy-holders		$355,883 03
Paid-up Capital		250,000 00
Surplus over Capital		$105,883 03

Income.

Cash received for fire premiums	$595,127 81	
Deduct re-insurance and return premiums	55,916 52	
Net cash received for fire premiums		$539,211 29
Cash received for marine and inland prems.	$81,478 22	
Deduct re-insurance and return premiums	26,124 66	
Net cash rec'd for marine and inland prems.		55,353 56
Interest received on bonds and mortgages		10,174 90
Interest and dividends received from all other sources		19,632 68
Income from rents		770 00
Gross Cash Income		$625,142 43

Expenditures.

Cash paid for fire losses	$452,864 46	
Deduct salvage and re-insurance	2,022 91	
Net cash paid for fire losses		$450,841 55
Cash paid for marine and inland losses	$73,507 46	
Deduct salvage and re-insurance	23,266 12	
Net cash paid for marine and inland losses		50,241 34
Cash dividends paid		25,000 00
Cash paid for commissions and brokerage		90,573 72
for salaries of officers and employés		46,264 27
for state and local taxes		22,508 50
for incidentals		58,207 84
Gross Cash Expenditures		$743,637 22

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$46,017,341 00	$492,190 14
Fire risks written during 1879	55,108,679 00	595,127 81
Total	$101,126,020 00	$1,087,317 95
Deduct risks expired and terminated	53,528,928 00	570,402 96
In force at end of year	$47,597,092 00	$516,914 99
Deduct amount re-insured	387,878 00	4,091 20
Net amount in force	$47,209,214 00	$512,823 79

Marine risks outstanding Dec. 31, 1878	$493,380 00	$7,343 80
Marine risks written during 1879	12,149,406 00	81,478 22
Total	$12,642,786 00	$88,822 02
Deduct risks expired and terminated	11,961,733 00	72.230 03
In force at end of year	$681,053 00	$16,591 99
Deduct amount re-insured	6,000 00	192 00
Net amount in force	$675,053 00	$16,399 99

MISCELLANEOUS.

Premiums received from organization of company	$4,248,833 03
Losses paid from organization of company	2,879,984 80
Cash dividends declared from organization of company	220,000 00
Dividends declared during the year (10 per cent)	25,000 00
Fire losses incurred during the year	451,698 19
Marine and inland losses incurred during the year	65,648 78
Company's stock owned by directors	71,700 00

MANUFACTURERS' INSURANCE COMPANY, NEWARK, N.J.

[Incorporated March, 1873. Commenced business August, 1873.]

PAID-UP CAPITAL, $200,000.

GEORGE WILKINSON, *President.* *Secretary*, D. SMITH WOOD.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Manufacturers' National Bank stock	$12,300 00	$11,070 00
State Banking Company stock	2,000 00	1,600 00
Newark and Bloomfield Street-Railway stock	1,500 00	750 00
	$15,800 00	$13,420 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Manufacturers' National Bank stock	$10,620 00	$8,200 00
National State Trust Company stock Bond and mortgage additional	6,000 00	4,000 00
Houston City Market bonds Bond and mortgage additional	10,000 00	4,500 00
	$26,620 00	$16,700 00

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$58,071 12
Loans on mortgage of real estate (first liens*),	155,400 00

* Total value of property mortgaged $366,400 00
Amount of insurance held as collateral 115,350 00

Interest due or accrued thereon	$5,807 19	
Stocks, as per schedule	13,420 00	
Loans on collateral security, as per schedule	16,700 00	
Cash in the office of the company	3,415 47	
Cash deposited in Manufacturers' Nat'l Bank,	36,965 41	
Premiums in course of collection (net)	12,291 48	
Notes taken for marine and inland risks	1,707 52	
Gross Assets		$303,778 19

LIABILITIES.

Losses claimed and reported	$14,606 54	
Losses disputed or resisted	1,500 00	
Unearned premiums on outstanding risks	72,480 03	
Miscellaneous	700 00	
Gross Liabilities, except Capital		89,286 57
Surplus as regards policy-holders		$214,491 62
Paid-up Capital		200,000 00
Surplus over Capital		$14,491 62

INCOME.

Cash received for fire premiums	$153,162 10	
Deduct re-insurance and return premiums	16,869 30	
Net cash received for fire premiums		$136,292 80
Unpaid premium notes rec'd during the year	$1,707 52	
Interest received on bonds and mortgages		8,751 32
Interest and dividends received from all other sources		1,998 41
Income from rents		2,986 02
Gross Cash Income		$150,028 55

EXPENDITURES.

Cash paid for fire losses	$74,825 83
Cash dividends paid	14,000 00
Cash paid for commissions and brokerage	30,967 34
for salaries of officers and employés	10,230 98
for state and local taxes	3,600 86
for incidentals	7,614 52
Gross Cash Expenditures	$141,239 53

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$12,279,806 00	$139,360 50
Fire risks written during 1879	15,006,953 00	156,499 44
Total	$27,286,759 00	$295,859 94
Deduct risks expired and terminated	13,519,219 00	145,343 98
In force at end of year	$13,767,540 00	$150,515 96
Deduct amount re-insured	453,099 00	5,007 44
Net amount in force	$13,314,441 00	$145,508 52

MISCELLANEOUS.

Premiums received from organization of company	$811,535 00
Losses paid from organization of company	357,334 58
Cash dividends declared from organization of company	75,025 42
Dividends declared during the year (7 per cent)	14,000 00
Fire losses incurred during the year	82,021 66
Company's stock owned by directors	122,150 00

MANUFACTURERS' AND BUILDERS' FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated Nov. 19, 1870. Commenced business Nov. 22, 1870.]

PAID-UP CAPITAL, $200,000.

EDWARD V. LOEW, *President.* *Secretary*, J. JAY NESTELL.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$146,000 00	$140,622 50
Erie Railroad bonds	21,000 00	24,360 00
360 shares Eleventh Ward Bank	9,000 00	9,000 00
80 " Grand Central Bank	2,000 00	2,000 00
	$178,000 00	$175,982 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
200 shares Grand Central Bank	$5,000 00	$2,000 00
5 " Sterling Fire Insurance Company	400 00	300 00
110 " Eleventh Ward Bank	2,750 00	2,000 00
	$8,150 00	$4,300 00

SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens*),	$225,000 00	
Interest due or accrued thereon	1,993 59	
Stocks and bonds, as per schedule	175,982 50	
Loans on collateral security, as per schedule	4,300 00	
Cash in the office of the company	8,668 81	
Cash deposited in various banks	32,212 24	
Interest due and accrued	664 50	
Premiums in course of collection (gross)	10,741 21	
Rents due and accrued	183 28	
Gross Assets		$159,746 13

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* Value of lands mortgaged	$443,000 00
Value of buildings thereon	51,000 00
Amount of insurance held as collateral	46,000 00

Liabilities.

Losses adjusted, unpaid	$752 08	
Losses claimed and reported	7,219 54	
Total amount of losses	$7,971 62	
Less re-insurance	272 24	
Net amount of unpaid losses	$7,699 38	
Unearned premiums on outstanding risks	65,481 87	
Due and accrued for rent, salaries, etc.	1,640 78	
Commissions and brokerage	1,870 65	
Return premiums	144 29	
Gross Liabilities, except Capital		$76,836 97
Surplus as regards policy-holders		$382,909 16
Paid-up Capital		200,000 00
Surplus over Capital		182,909 16

Income.

Cash received for fire premiums	$137,246 88	
Deduct re-insurance and return premiums	8,881 93	
Net cash received for fire premiums		$128,364 95
Interest received on bonds and mortgages		16,364 05
Interest and dividends received from all other sources		7,077 11
Income from rents, etc.		602 70
Gross Cash Income		$152,408 81

Expenditures.

Cash paid for fire losses	$53,140 01	
Deduct salvage and re-insurance	827 17	
Net cash paid for fire losses		$52,312 84
Cash dividends paid		24,000 00
Cash paid for commissions and brokerage		20,581 87
for salaries of officers and employés		18,521 41
for state and local taxes		8,879 20
for incidentals		20,849 05
Gross Cash Expenditures		$145,144 37

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$17,369,414 00	$67,829 90
Fire risks written during 1879	28,254,116 00	151,930 61
Total	$45,623,530 00	$219,760 51
Deduct risks expired and terminated	22,174,533 00	91,278 69
In force at end of year	$23,448,997 00	$128,481 82
Deduct amount re-insured	889,332 00	5,090 49
Net amount in force	$22,559,665 00	$123,391 33

MISCELLANEOUS.

Premiums received from organization of company	$804,872 20
Losses paid from organization of company	160,358 08
Cash dividends declared from organization of company	164,000 00
Dividends declared during the year (12 per cent)	24,000 00
Fire losses incurred during the year	57,828 81
Company's stock owned by directors	96,000 00

MERCANTILE INSURANCE COMPANY CLEVELAND, O.

[Incorporated November, 1871. Commenced business Dec. 23, 1871.]

PAID-UP CAPITAL, $200,000.

W. J. GORDON, *President.* *Secretary*, GEORGE A. TISDALE.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$80,000 00	$82,900 00
Ohio state bonds	23,615 38	25,500 00
100 shares Cleveland and Pittsburg Railroad	5,000 00	5,350 00
500 " Lake Shore and Michigan So. R.R.	50,000 00	50,000 00
500 " Chicago and North-Western R.R.	50,000 00	49,800 00
100 " Chicago, M., and St. Paul R.R.	10,000 00	10,200 00
100 " N. Y. Central and H. R. R.R.	10,000 00	13,000 00
Buffalo and Erie Railroad bonds	14,000 00	16,550 00
Buffalo and State Line Railroad bonds	1,500 00	1,600 00
Cleve., Col., Cinn., and Ind'apolis R R. bonds,	15,000 00	16,000 00
Cincinnati and Springfield Railroad bonds	11,000 00	11,600 00
Chicago, Mil., and St. Paul Railroad bonds	5,000 00	5,600 00
	$275,115 38	$288,100 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
100 shares Chicago and North-Western R.R.	$9,100 00	$6,000 00

SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens*),	$90,896 00
Interest due or accrued thereon	4,904 49
Stocks, bonds, etc., as per schedule	288,100 00
Loans on collateral security, as per schedule	6,000 00
Cash in the office of the company	3,674 93
Cash deposited in various banks	11,004 37
Interest due and accrued	2,326 00
Premiums in course of collection (gross)	10,467 32

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* Value of lands mortgaged $216,700 00
Value of buildings thereon 10,000 00
Amount of insurance held as collateral 5,000 00

Notes taken for marine and inland risks	$5,098 00	
Wrecking-pumps	1,250 00	
Salvage	1,250 00	
Office furniture	$1,500 00	
Bills receivable	3,929 62	
Gross Assets		$424,971 11

LIABILITIES.

Losses claimed and reported	$12,373 05	
Losses disputed or resisted	3,500 00	
Unearned premiums on outstanding risks	63,557 87	
Due and accrued for rent, salaries, etc.	1,546 13	
Commissions and brokerage	229 21	
Gross Liabilities, except Capital		81,206 26
Surplus as regards policy-holders		$343,764 85
Paid-up Capital		200,000 00
Surplus over Capital		$143,764 85

INCOME.

Cash received for fire premiums	$128,275 05	
Deduct re-insurance and return premiums	13,458 44	
Net cash received for fire premiums		$114,816 61
Cash received for marine and inland prems.	$34,382 73	
Deduct re-insurance and return premiums	1,760 99	
Net cash received for marine and inland prems.		32,621 74
Unpaid premium notes received during the year,	$5,098 00	
Interest received on bonds and mortgages		6,059 92
Interest and dividends received from all other sources		16,819 03
Gross Cash Income		$170,317 30

EXPENDITURES.

Cash paid for fire losses	$68,930 72	
Deduct salvage and re-insurance	648 45	
Net cash paid for fire losses		$68,282 27
Cash paid for marine and inland losses	$28,666 64	
Deduct salvage and re-insurance	9,986 71	
Net cash paid for marine and inland losses		18,679 93
Cash dividends paid		20,000 00
Cash paid for commissions and brokerage		23,118 66
for salaries of officers and employés		10,849 32
for state and local taxes		4,191 38
for incidentals		9,195 00
Gross Cash Expenditures		$154,316 56

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$8,371,753 00	$92,796 97
Fire risks written during 1879	11,980,322 00	128,152 53
Total	$20,352,075 00	$220,949 50
Deduct risks expired and terminated	10,175,554 00	102,273 51
In force at end of year	$10,176,521 00	$118,675 99
Deduct amount re-insured	46,400 00	641 94
Net amount in force	$10,130,121 00	$118,034 05
Inland risks outstanding Dec. 31, 1878	$76,716 00	$3,752 52
Inland risks written during 1879	5,102,730 00	34,491 14
Total	$5,179,446 00	$38,243 66
Deduct risks expired and terminated	5,036,880 00	31,813 17
In force at end of year	$142,566 00	$6,430 49
Deduct amount re-insured	1,000 00	75 00
Net amount in force	$141,566 00	$6,355 49

Miscellaneous.

Premiums received from organization of company	$1,398,417 90
Losses paid from organization of company	711,338 95
Cash dividends declared from organization of company	175,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	76,671 83
Inland losses incurred during the year	17,034 20
Company's stock owned by directors	154,000 00

MERCANTILE FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated Jan. 15, 1852. Commenced business Jan. 17, 1852.]

Paid-up Capital, $200,000.

William A. Anderson, *President.* *Secretary*, C. W. Parmelee.

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$15,288 78
Loans on mortgage of real estate (first liens*),	42,500 00
Interest due or accrued thereon	447 50
United States bonds	204,265 00
Cash in the office of the company	626 75
Cash deposited in Merchants' Ex. Nat'l Bank,	1,132 98

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* Value of lands mortgaged $48,000 00
Value of buildings thereon 51,500 00
Amount of insurance held as collateral 45,500 00

Premiums in course of collection (gross)	$3,152 53	
Rents due and accrued	382 50	
Premiums more than 3 months due, $25 00		
Gross Assets		$267,796 04

LIABILITIES.

Losses adjusted, unpaid	$1,729 60	
Losses claimed and reported	2,450 00	
Unearned premiums on outstanding risks	25,789 97	
Due and accrued for rent, salaries, etc.	611 42	
Commissions and brokerage	309 14	
Return premiums	73 72	
Gross Liabilities, except Capital		30,963 85
Surplus as regards policy-holders		$236,832 19
Paid-up Capital		200,000 00
Surplus over Capital		$36,832 19

INCOME.

Cash received for fire premiums	$49,518 32	
Deduct re-insurance and return premiums	3,474 17	
Net cash received for fire premiums		$46,044 15
Interest received on bonds and mortgages		2,715 00
Interest and dividends received from all other sources		11,286 70
Income from rents		535 00
Gross Cash Income		$60,580 85

EXPENDITURES.

Cash paid for fire losses	$25,305 18	
Deduct salvage and re-insurance	550 81	
Net cash paid for fire losses		$24,754 37
Cash dividends paid		20,000 00
Cash paid for commissions and brokerage		5,789 85
for salaries of officers and employés		12,066 52
for state and local taxes		2,332 04
for incidentals		5,721 53
Gross Cash Expenditures		$70,664 31

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$7,789,569 00	$52,494 50
Fire risks written during 1879	8,381,000 00	50,288 02
Total	$16,170,569 00	$102,782 52
Deduct risks expired and terminated	8,704,155 00	51,856 35
In force at end of year	$7,466,414 00	$50,926 17
Deduct amount re-insured	178,595 00	1,237 97
Net amount in force	$7,287,819 00	$49,688 20

MISCELLANEOUS.

Premiums received from organization of company	$1,800,025 21
Losses paid from organization of company	881,170 22
Cash dividends declared from organization of company	522,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	23,903 20
Company's stock owned by directors	49,500 00

THE MERCHANTS' INSURANCE COMPANY, NEWARK, N.J.

[Incorporated Feb. 18, 1858. Commenced business April 18, 1858.]

PAID-UP CAPITAL, $400,000.

SILAS MERCHANT, *President.* *Secretary*, HENRY POWLES.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$250,000 00	$265.312 50
Newark city bonds	100,000 00	115,000 00
Elizabeth city bonds	25,000 00	10,000 00
Long Branch school bonds	15,000 00	15,000 00
East Orange improvement bonds	17,500 00	18,375 00
Citizens' Gas-Light Company bonds	12,000 00	12,960 00
	$419,500 00	$436,647 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
413 shares Consumers' Coal Company	$2,065 00	$2,000 00
20 " Citizens' Gas-Light Company	1,000 00	
Harrison Street improvement bond	2,400 00	3,000 00
40 shares Newark Gas-Light Company	2,600 00	
8 " Newark City Ice Company	800 00	1,500 00
20 " Newark City National Bank	1,250 00	
25 " Newark City Ice Company	2,500 00	5,000 00
60 " Newark Gas-Light Company	3,900 00	
5 " People's Insurance Company	400 00	
26 " Newark City Ice Company	2,600 00	1,500 00
29 " Mutual Benefit Ice Company	290 00	
48 " Merchants' National Bank	4,800 00	3,500 00
100 " Newark City Ice Company	10,000 00	7,500 00
200 " Mechanics' National Bank	17,500 00	10,000 00
10 " First National Bank	1,000 00	4,000 00
50 " Newark City Ice Company	5,000 00	
8 " Merchants' National Bank	800 00	525 00
Newark and New York Railroad bonds	4,500 00	3,500 00
32 shares National Newark Banking Co.	2,000 00	500 00
	$65,405 00	$42,525 00

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$143,683 52	
Loans on mortgage of real estate (first liens*),	371,742 00	
Interest due or accrued thereon	8,898 36	
Bonds, as per schedule	436,647 50	
Loans on collateral security, as per schedule	42,525 00	
Cash in the office of the company	5,283 56	
Cash deposited in various banks	47,782 34	
Interest due and accrued	5,449 19	
Premiums in course of collection (gross)	25,215 75	
Rents due and accrued	650 00	
Gross Assets		$1,087,877 22

Liabilities.

Losses adjusted, unpaid	$17,676 00	
claimed and reported	20,417 00	
disputed or resisted	5,250 00	
Unearned premiums on outstanding risks	195,410 23	
Reclaimable on perpetual fire policies	570 00	
Unpaid scrip ordered to be redeemed	6,483 00	
Interest due or accrued on scrip	14,254 87	
State and local taxes	796 62	
Commissions and brokerage	6,003 48	
Return premiums	1,381 47	
Gross Liabilities, except Capital		268,242 67
Surplus as regards policy-holders		$819,634 55
Paid-up Capital		400,000 00
Surplus over Capital		$419,634 55

Income.

Cash received for fire premiums	$346,699 24	
Deduct re-insurance and return premiums	25,352 19	
Net cash received for fire premiums		$321,347 05
Interest received on bonds and mortgages		36,921 57
Interest and dividends received from all other sources		12,787 00
Income from rents		1,663 87
Gross Cash Income		$372,719 49

Expenditures.

Cash paid for fire losses	$174,099 86	
Deduct salvage and re-insurance	5,163 90	
Net cash paid for fire losses		$168,935 96
Cash dividends paid		48,150 00

* Value of lands mortgaged $459,425 00
Value of buildings thereon 544,500 00
Amount of insurance held as collateral 452,950 00

Cash paid for redemption of scrip	$15,145 60
Interest paid scripholders	3.389 68
Cash paid for commissions and brokerage	59,240 00
for salaries of officers and employés	28,770 00
for state and local taxes	9,693 05
for incidentals	32,906 75
Gross Cash Expenditures	$366,231 04

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$46,374,819 00	$411,510 42
Fire risks written during 1879	46,587,135 00	355,097 20
Total	$92,961,954 00	$766,607 62
Deduct risks expired and terminated	46,351,342 00	373,299 27
In force at end of year	$46,610,612 00	$393,308 35
Deduct amount re-insured	347,224 00	2,852 46
Net amount in force	$46,263,388 00	$390,455 89

Miscellaneous.

Premiums received from organization of company	$3,560,934 00
Losses paid from organization of company	1,428,178 00
Cash dividends declared from organization of company	288,219 00
Dividends declared during the year (12 per cent)	48,000 00
Fire losses incurred during the year	190,857 09
Company's stock owned by directors	66,500 00

MERCHANTS' INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated March, 1850. Commenced business April, 1850.]

Paid-up Capital, $200,000.

C. V. B. Ostrander, *President.* *Secretary*, J. L. Douglass.

Detailed Statement of Stocks, Bonds, Etc.

		Par value.	Market value.
United States bonds		$130,000 00	$136,412 50
300 shares	North River Bank	9,000 00	9,000 00
80 "	Merchants' Exchange Bank	4,000 00	3,000 00
300 "	New York Central Railroad	30,000 00	38,700 00
10 "	Rensselaer and Saratoga Railroad	1,000 00	1,000 00
		$174,000 00	188,112 50

Securities held as collateral for cash loans: —

		Market value.	Loaned thereon.
40 shares	Globe Insurance Company	$2,300 00	$1,500 00
6 "	Star Insurance Company	690 00	500 00
10 "	Home Insurance Company	1,300 00	1,200 00
25 "	American Exchange Insurance Co.	1,437 50	
5 "	First National Bank, Saugerties	500 00	300 00
48 "	Broadway Bank	2,544 00	1,800 00
		$8,771 50	$5,300 00

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$13,100 00	
Loans on mortgage of real estate (first liens*),	214,000 00	
Interest due or accrued thereon	5,947 50	
Stocks and bonds, as per schedule	188,112 50	
Loans on collateral security, as per schedule	5,300 00	
Cash deposited in various banks	16,540 38	
Interest due and accrued	4,556 00	
Premiums in course of collection (net)	9,699 76	
Gross Assets		$457,256 14

Liabilities.

Losses adjusted, unpaid	$18,170 00	
Losses claimed and reported	12,750 00	
Unearned premiums on outstanding risks	51,729 83	
Gross Liabilities, except Capital		82,649 83
Surplus as regards policy-holders		$374,606 31
Paid-up Capital		200,000 00
Surplus over Capital		$174,606 31

Income.

Cash received for fire premiums	$122,410 91	
Deduct re-insurance and return premiums	15,350 61	
Net cash received for fire premiums		$107,060 30
Interest received on bonds and mortgages		16,082 29
Interest and dividends received from all other sources		4,027 12
Income from rents		3,337 50
Gross Cash Income		$130,507 21

Expenditures.

Cash paid for fire losses	$81,284 25
Cash dividends paid	26,000 00

* Value of lands mortgaged $161,000 00
Value of buildings thereon 315,000 00

Cash paid for commissions and brokerage	$24,346 65
for salaries of officers and employés	24,700 53
for state and local taxes	8,546 59
for incidentals	12,363 37
Gross Cash Expenditures	$177,241 39

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$24,446,221 00	$176,931 20
Fire risks written during 1879	21,557,295 00	119,714 19
Total	$46,003,516 00	$296,645 39
Deduct risks expired and terminated	25,051,473 00	183,748 39
In force at end of year	$20,952,043 00	$112,897 00
Deduct amount re-insured	27,750 00	140 28
Net amount in force	$20,924,293 00	$112,756 72

Miscellaneous.

Premiums received from organization of company	$3,905,609 87
Losses paid from organization of company	1,606,554 16
Cash dividends declared from organization of company	1,032,000 00
Dividends declared during the year (13 per cent)	26,000 00
Fire losses incurred during the year	102,454 25
Company's stock owned by directors	47,900 00

MERCHANTS' INSURANCE COMPANY IN PROVIDENCE, R.I.

[Incorporated May 15, 1851. Commenced business July, 1851.]

Paid-up Capital, $200,000.

W. T. Barton, *President.* *Secretary*, William Goodwin.

Detailed Statement of Stocks, Bonds, Etc.

		Par value.	Market value.
1,600	shares National Bank of Commerce	$80,000 00	$76,000 00
1,000	" American National Bank	50,000 00	47,500 00
400	" Merchants' National Bank	20,000 00	22,800 00
200	" Globe National Bank	10,000 00	7,000 00
467	" Providence Gas Company	23,350 00	27,553 00
200	" Phenix National Bank	10,000 00	15,200 00
257	" Mechanics' National Bank	12,850 00	17,219 00
102	" Manufacturers' National Bank	10,200 00	13,260 00
66	" Delaware and Hudson Canal Co	6,600 00	4,950 00
		$223,000 00	$231,482 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Chicago, St. Louis, and N. O. R.R. bonds	$5,350 00	
Mississippi Central Railroad bonds	8,500 00	
22 shares Delaware and Hudson Canal Co.	1,650 00	$15,000 00
5 " National Bank of Commerce	675 00	
25 " Ninth National Bank	2,425 00	
	$18,600 00	

Summary of Assets Dec. 31, 1879.

Loans on mortgage of real estate (first liens*),	$19,500 00	
Interest due or accrued thereon	116 85	
Stocks, as per schedule	231,482 00	
Loans on collateral security, as per schedule	15,000 00	
Cash in the office of the company	2,926 26	
Cash deposited in National Bank of Commerce,	93,754 21	
Interest due and accrued	359 98	
Premiums in course of collection (gross)	18,314 71	
Gross Assets		$381,454 01

Liabilities.

Losses adjusted, unpaid	$4,849 90	
claimed and reported	6,300 00	
disputed or resisted	990 00	
Unearned premiums on outstanding risks	82,129 09	
State and local taxes	124 53	
Commissions and brokerage	1,120 77	
Gross Liabilities, except Capital		95,514 29
Surplus as regards policy-holders		$285,939 72
Paid-up Capital		200,000 00
Surplus over Capital		$85,939 72

Income.

Cash received for fire premiums	$152,874 29	
Deduct re-insurance and return premiums	13,358 69	
Net cash received for fire premiums		$139,515 60
Interest received on bonds and mortgages		1,680 66
Interest and dividends received from all other sources		16,658 33
Gross Cash Income		$157,854 59

Expenditures.

Cash paid for fire losses	$83,102 12	
Deduct salvage and re-insurance	2,251 50	
Net cash paid for fire losses		$80,850 62

* Value of lands mortgaged $100,000 00
Value of buildings thereon 40,000 00
Amount of insurance held as collateral 17,500 00

Cash paid for marine and inland losses	$625 00
Cash dividends paid	16,000 00
Cash paid for commissions and brokerage	28,975 02
for salaries and incidentals	14,464 18
for state and local taxes	5,440 07
Gross Cash Expenditures	$146,354 89

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$12,498,919 00	$146,856 54
Fire risks written during 1879	15,104,538 00	152,699 88
Total	$27,603,457 00	$299,556 42
Deduct risks expired and terminated	12,779,520 00	134,779 43
In force at end of year	$14,823,937 00	$164,776 99
Deduct amount re-insured	44,875 00	420 63
Net amount in force	$14,779,062 00	$164,356 36

Miscellaneous.

Premiums received from organization of company	$4,084,760 59
Losses paid from organization of company	2,860,355 84
Cash dividends declared from organization of company	538,000 00
Dividends declared during the year (8 per cent)	16,000 00
Fire losses incurred during the year	78,903 52
Company's stock owned by directors	39,050 00

MERIDEN FIRE INSURANCE COMPANY, MERIDEN, CONN.

[Incorporated July, 1868. Commenced business February, 1872.]

Paid-up Capital, $300,000.

L. W. Clarke, *President.* *Secretary*, E. B. Cowles.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$193,000 00	$200,461 25
Harlem River and Port Chester R.R. bonds	15,000 00	18,000 00
Meriden city water bonds	5,000 00	5,750 00
Dayton city bonds	20,000 00	21,600 00
Cleveland city bonds	10,000 00	10,800 00
Cincinnati city bonds	10,000 00	10,800 00
First National Bank stock, Meriden	11,300 00	12,430 00
Home National Bank stock, Meriden	26,800 00	30,820 00
Meriden National Bank stock	8,900 00	11,125 00
New Britain National Bank stock	4,500 00	5,625 00

Yale National Bank stock, New Haven	$5,500 00	$5,692 50
Hartford National Bank stock	5,000 00	7,650 00
Mercantile National Bank stock, Hartford	5,000 00	6,500 00
Phœnix National Bank stock, Hartford	200 00	300 00
	$320,200 00	$347,553 75

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
480 shares Meriden Britannia Company	$36,000 00	$9,200 00
10 " American Express Company	575 00	2,250 00
195 " Meriden Cutlery Company	3,656 25	
100 " G. F. Warner & Co., New Haven	1,500 00	3,150 00
First mortgage assigned	2,800 00	
200 shares Pultz & Walkley, Plantsville	5,000 00	1,250 00
15 " Manning, Bowman, & Co., Meriden,	562 00	500 00
64 " Victor S. M. Co., Middletown	800 00	
	$50,893 25	$16,350 00

Summary of Assets Dec. 31, 1879.

Loans on mortgage of real estate (first liens *),	$400 00	
Interest due or accrued thereon	5 00	
Stocks and bonds, as per schedule	347,553 75	
Loans on collateral security, as per schedule	16,350 00	
Cash in the office of the company	1,251 95	
Cash deposited in various banks	14,875 66	
Interest due and accrued	1,408 64	
Premiums in course of collection (gross)	37,926 14	
Non-resident tax	362 00	
Maps, surveys, etc. $3,700 00		
Gross Assets		$420,133 14

Liabilities.

Losses adjusted, unpaid	$3,077 84	
claimed and reported	4,910 00	
disputed or resisted	2,212 00	
Unearned premiums on outstanding risks	96,815 99	
Due and accrued for rent, salaries, etc.	600 00	
Gross Liabilities, except Capital		107,615 83
Surplus as regards policy-holders		$312,517 31
Paid-up Capital		300,000 00
Surplus over Capital		$12,517 31

Income.

Cash received for fire premiums	$254,960 28	
Deduct re-insurance and return premiums	41,333 53	
Net cash received for fire premiums		$213,626 75

* Total value of property mortgaged $700 00

Interest received on bonds and mortgages	$92 79
Interest and dividends received from all other sources	18,868 20
Income from commissions	902 70
Gross Cash Income	$233,490 44

EXPENDITURES.

Cash paid for fire losses	$164,216 28	
Deduct salvage and re-insurance	5,839 93	
Net cash paid for fire losses		$158,376 35
Cash dividends paid		15,000 00
Cash paid for commissions and brokerage		35,751 19
for salaries of officers and employés		10,400 00
for state and local taxes		5,444 32
for incidentals		25,462 98
Gross Cash Expenditures		$250,434 84

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$14,152,995 00	$175,184 20
Fire risks written during 1879	21,068,492 00	265,463 35
Total	$35,221,487 00	$440,647 55
Deduct risks expired and terminated	18,253,061 00	237,114 55
In force at end of year	$16,968,426 00	$203,533 00
Deduct amount re-insured	804,523 00	11,199 05
Net amount in force	$16,163,903 00	$192,333 95

MISCELLANEOUS.

Premiums received from organization of company	$1,285,071 56
Losses paid from organization of company	741,378 27
Cash dividends declared from organization of company	133,000 00
Dividends declared during the year (5 per cent)	15,000 00
Fire losses incurred during the year	141,260 90
Company's stock owned by directors	77,000 00

NATIONAL FIRE INSURANCE COMPANY, BALTIMORE, MD.

[Incorporated December, 1849. Commenced business May, 1850.]

PAID-UP CAPITAL, $200,000.

JOHN B. SEIDENSTRICKER, *President.* *Secretary*, H. C. LANDIS.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$65,000 00	$68,981 00
Maryland state bonds	25,700 00	28,780 00
Missouri state bonds	20,000 00	21,000 00
Virginia state bonds	19,100 00	9,550 00

South Carolina state bonds	$11,500 00	$10,350 00
West Maryland Railroad bonds (guaranteed)	10,000 00	11,400 00
Pittsburg and Cornellsville Railroad bonds	6,000 00	6,600 00
Central Ohio Railroad bonds	25,000 00	26,781 00
Wilmington, C., and A. Railroad bonds	42,542 00	19,170 00
	$224,842 00	$202,612 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Nottingham Coal Company bonds	$12,000 00	$9,000 00
United States bonds	7,210 00	7,000 00
Virginia state bonds	2,250 00	2,000 00
	$21,460 00	$18,000 00

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$55,000 00	
Bonds, as per schedule	202,612 00	
Loans on collateral security, as per schedule	18,000 00	
Cash in the office of the company	1,651 48	
Cash deposited in Bank of Commerce	4,002 73	
Interest due and accrued	2,187 31	
Premiums in course of collection (net)	5,516 69	
Rents due and accrued	279 17	
Gross Assets		$289,249 38
Deduct special deposits in other states		9,550 00
Balance		$279,699 38

Liabilities.

Losses adjusted, unpaid	$2,162 40	
claimed and reported	6,750 00	
disputed or resisted	2,500 00	
Unearned premiums on outstanding risks	45,866 90	
Reclaimable on perpetual fire policies	6,827 79	
Dividends to stockholders unpaid	201 10	
Gross Liabilities, except Capital	$64,308 19	
Deduct liabilities on special deposits	4,252 30	
		60,055 89
Surplus as regards policy-holders		$219,643 49
Paid-up Capital		200,000 00
Surplus over Capital		$19,643 49

Income.

Cash received for fire premiums	$97,286 26	
Deduct re-insurance and return premiums	8,672 04	
Net cash received for fire premiums		$88,614 22
Interest and dividends received from all sources		11,222 50

Income from rents		$1,436 06
Miscellaneous		2,252 50
Deposits received for perpetual fire risks	$1,008 90	
Gross Cash Income		$103,525 28

EXPENDITURES.

Cash paid for fire losses		$50,832 57
Cash dividends paid		24,080 20
Cash paid for commissions and brokerage		19,524 64
for salaries of officers and employés		7,640 38
for state and local taxes		5,096 87
for incidentals		5,528 14
Deposits returned on perpetual fire risks	$1,761 00	
Gross Cash Expenditures		$112,702 80

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$9,715,994 00	$80,536 81
Fire risks written during 1879	12,450,433 00	97,286 26
Total	$22,166,427 00	$177,823 07
Deduct risks expired and terminated	11,614,195 00	86,877 04
In force at end of year	$10,552.232 00	$90,946 03
Deduct amount re-insured	52,135 00	479 77
Net amount in force	$10,500,097 00	$90,466 26
Perpetual risks in force	$284,750 00	

MISCELLANEOUS.

Premiums received from organization of company	$1,713,923 35
Losses paid from organization of company	954,347 92
Cash dividends declared from organization of company	331,504 55
Dividends declared during the year (12 per cent)	24,000 00
Fire losses incurred during the year	48,187 12

NATIONAL FIRE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated Nov. 27, 1871. Commenced business Dec. 1, 1871.]

PAID-UP CAPITAL, $600,000.

MARK HOWARD, *President.* *Secretary*, JAMES NICHOLS.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 4½ per cent bonds	$50,000 00	$53,000 00
Connecticut state bonds	5,000 00	5,300 00
Hartford city (Capitol) bonds	25,000 00	29,000 00
Hartford city (water) bonds	10,000 00	10,700 00

New Britain city bonds			$6,000 00	$6,600 00
Rochester city bonds			25,000 00	27,750 00
Lockport city bonds			10,000 00	11,000 00
Buffalo city bonds			15,000 00	16,650 00
Cleveland city bonds			10,000 00	10,500 00
Columbus city bonds			10,000 00	10,300 00
Detroit city bonds			13,000 00	14,560 00
West Middle School District bonds			25,000 00	27,000 00
Harlem River and Port Chester R.R. bonds			25,000 00	28,750 00
Chicago, Burlington, and Quincy R.R. bonds,			10,000 00	9,700 00
400 shares New York, N. H., and H. Railroad,			40,000 00	63,600 00
200 "	New York and Harlem Railroad		10,000 00	15,900 00
200 "	New York Central and H. R. R.R.		20,000 00	26,000 00
100 "	P., Ft. Wayne, and Chicago R.R.		10,000 00	11,100 00
200 "	Cleveland and Pittsburg R.R.		10,000 00	10,600 00
100 "	Chicago, Rock I., and Pacific R.R.		10,000 00	14,800 00
100 "	Nat'l Mech. Banking Assoc., N.Y.		5,000 00	3,750 00
100 "	Metropolitan Nat'l Bank, N.Y.		10,000 00	13,600 00
50 "	Central National Bank, New York,		5,000 00	5,300 00
140 "	Farm. and Mech. Nat'l B'k, H'rfd,		14,000 00	16,520 00
100 "	Charter Oak Nat'l Bank, Hartford,		10,000 00	13,000 00
300 "	Phœnix National Bank, Hartford		30,000 00	45,900 00
215 "	Ætna National Bank, Hartford		21,500 00	25,370 00
50 "	City National Bank, Hartford		5,000 00	4,250 00
300 "	Hartford National Bank, Hartford		30,000 00	45,600 00
50 "	Mercantile Nat'l Bank, Hartford		5,000 00	6,000 00
200 "	National Exchange Bank, Hartford,		10,000 00	13,600 00
75 "	Nat'l Bank of the Republic, Boston,		7,500 00	9,150 00
70 "	Boston National Bank, Boston		7,000 00	7,490 00
25 "	Merchants' Bank, St. Louis		800 00	500 00
200 "	Willimantic Linen Company		5,000 00	16,400 00
			$504,800 00	$629,240 00

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$62,963 11	
Loans on mortgage of real estate (first liens *),	324,300 00	
Interest due or accrued thereon	10,449 02	
Stocks, bonds, etc., as per schedule	629,240 00	
Cash in the office of the company	277 85	
Cash deposited in various banks	87,667 68	
Interest due and accrued	5,159 98	
Premiums in course of collection (net)	20,000 00	
Gross Assets		$1,140,057 64

* Value of lands mortgaged $533,440 00
Value of buildings thereon 381,600 00
Amount of insurance held as collateral 226,450 00

Liabilities.

Losses adjusted, unpaid	$2,371 45	
claimed and reported	13,355 50	
disputed or resisted	3,349 87	
Unearned premiums on outstanding risks	156,676 47	
Gross Liabilities, except Capital		$175,753 29
Surplus as regards policy-holders		$964,304 35
Paid-up Capital		600,000 00
Surplus over Capital		$364,304 35

Income.

Cash received for fire premiums	$252,120 32	
Deduct re-insurance and return premiums	16,182 81	
Net cash received for fire premiums		$235,937 51
Interest received on bonds and mortgages		36,241 61
Interest and dividends received from all other sources		39,074 37
Income from rents		2,948 00
Gross Cash Income		$314,201 49

Expenditures.

Cash paid for fire losses	$140,054 51	
Deduct salvage and re-insurance	531 58	
Net cash paid for fire losses		$139,522 93
Cash dividends paid		72,000 00
Cash paid for commissions and brokerage		34,837 06
for salaries of officers and employés		27,189 30
for state and local taxes		7,754 93
for incidentals		14,930 97
Gross Cash Expenditures		$296,235 19

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$28,452,179 00	$318,876 05
Fire risks written during 1879	23,328,630 00	235,937 51
Total	$51,780,809 00	$554,813 56
Deduct risks expired and terminated	22,031,048 00	238,489 58
In force at end of year	$29,749,761 00	$316,323 98
Deduct amount re-insured	108,653 00	1,389 62
Net amount in force	$29,641,108 00	$314,934 36

Miscellaneous.

Premiums received from organization of company	$2,731,600 77
Losses paid from organization of company	1,243,828 61
Cash dividends declared from organization of company	533,000 00
Dividends declared during the year (12 per cent)	72,000 00
Fire losses incurred during the year	134,653 97
Company's stock owned by directors	118,500 00

NATIONAL FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated 1838. Commenced business April 9, 1838.]

PAID-UP CAPITAL, $200,000.

HENRY T. DROWNE, *President.* *Secretary*, HENRY H. HALL.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$150,000 00	$155,325 00
130 shares National Bank of Commerce	13,000 00	17,680 00
100 " American Exchange National Bank,	10,000 00	11,400 00
	$173,000 00	$184,405 00

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$9,995 76	
Loans on mortgage of real estate (first liens*),	170,000 00	
Stocks and bonds, as per schedule	184,405 00	
Cash in the office of the company	6,343 04	
Cash deposited in various banks	1,799 69	
Interest due and accrued	2,076 67	
Premiums in course of collection (net)	13,537 85	
New York Produce Exchange stock	600 00	
Gross Assets		$388,758 01

LIABILITIES.

Losses claimed and reported	$10,000 00	
Unearned premiums on outstanding risks	77,768 70	
Gross Liabilities, except Capital		87,768 70
Surplus as regards policy-holders		$300,989 31
Paid-up Capital		200,000 00
Surplus over Capital		$100,989 31

INCOME.

Cash received for fire premiums	$172,387 51	
Deduct re-insurance and return premiums	18,036 62	
Net cash received for fire premiums		$154,350 89
Interest received on bonds and mortgages		13,935 51
Interest and dividends received from all other sources		8,196 65
Income from rents		588 00
Income from trust company		299 72
Gross Cash Income		$177,370 77

* Total value of property mortgaged $374,000 00
Amount of insurance held as collateral 186,400 00

Expenditures.

Cash paid for fire losses	$87,911 87	
Deduct salvage and re-insurance	1,300 55	
Net cash paid for fire losses		$86,611 32
Cash dividends paid		20,000 00
Cash paid for commissions and brokerage		29,005 31
for salaries of officers and employés		20,300 19
for state and local taxes		10,177 55
for rent		3,000 00
for incidentals		15,940 57
Gross Cash Expenditures		$185,034 94

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$23,071,120 00	$150,487 84
Fire risks written during 1879	26,264,967 00	173,763 58
Total	$49,336,087 00	$324,251 42
Deduct risks expired and terminated	25,807,827 00	168,787 38
In force at end of year	$23,528,260 00	$155,464 04
Deduct amount re-insured	86,176 00	1,047 79
Net amount in force	$23,442,084 00	$154,416 25

Miscellaneous.

Premiums received from organization of company	$2,898,323 00
Losses paid from organization of company	1,415,025 88
Cash dividends declared from organization of company	910,056 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	84,699 00
Company's stock owned by directors	53,062 50

NEWARK CITY INSURANCE COMPANY, NEWARK, N.J.

[Incorporated March 5, 1857. Commenced business March 21, 1860.]

Paid-up Capital, $200,000.

Horace J. Poinier, *President.* *Secretary*, Henry Schoppe.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$26,000 00	$26,916 25
Essex county bonds	19,000 00	20,270 00
Newark city bonds	13,000 00	14,470 00
	$58,000 00	$61,656 25

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$93,000 00	
Loans on mortgage of real estate (first liens*),	90,466 01	
Interest due or accrued thereon	3,227 19	
Bonds, as per schedule	61,656 25	
Cash in the office of the company	7,814 00	
Cash deposited in various banks	43,184 73	
Interest due and accrued	398 26	
Premiums in course of collection (gross)	8,462 02	
Rents due and accrued	285 75	
Scrip dividends	262 00	
Gross Assets		$308,756 21

Liabilities.

Losses adjusted, unpaid	$6,356 80	
claimed and reported	9,075 00	
disputed or resisted	1,325 00	
Unearned premiums on outstanding risks	63,488 01	
Unpaid scrip ordered to be redeemed	10 00	
Due and accrued for rent, salaries, etc.	57 90	
Commissions and brokerage	1,857 47	
Return premiums	480 92	
Gross Liabilities, except Capital		82,651 10
Surplus as regards policy-holders		$226,105 11
Paid-up Capital		200,000 00
Surplus over Capital		$26,105 11

Income.

Cash received for fire premiums	$135,164 07	
Deduct re-insurance and return premiums	9,370 51	
Net cash received for fire premiums		$125,793 56
Interest received on bonds and mortgages		7,200 93
Interest and dividends received from all other sources		4,411 84
Income from rents		2,882 64
Income from all other sources		1,987 64
Gross Cash Income		$142,276 61

Expenditures.

Cash paid for fire losses	$82,235 84	
Deduct salvage and re-insurance	280 03	
Net cash paid for fire losses		$81,955 81
Cash dividends paid		14,000 00

* Value of lands mortgaged $80,000 00
Value of buildings thereon 164,400 00
Amount of insurance held as collateral 108,700 00

Cash paid for commissions and brokerage	$26,810 91
for salaries of officers and employés	11,800 00
for state and local taxes	4,527 94
for incidentals	6,077 39
Gross Cash Expenditures	$145,172 05

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$10,300,130 00	$112,842 07
Fire risks written during 1879	13,692,320 00	137,228 55
Total	$23,992,450 00	$250,070 62
Deduct risks expired and terminated	12,545,301 00	123,062 95
In force at end of year	$11,447,149 00	$127,007 67
Deduct amount re-insured	167,121 00	1,699 77
Net amount in force	$11,280,028 00	$125,307 90

Miscellaneous.

Premiums received from organization of company	$1,193,738 00
Losses paid from organization of company	500,734 13
Cash dividends declared from organization of company	165,645 42
Dividends declared during the year (7 per cent)	14,000 00
Fire losses incurred during the year	91,227 78
Company's stock owned by directors	77,600 00

NEWARK FIRE INSURANCE COMPANY, NEWARK, N.J.

[Incorporated May, 1810. Commenced business May, 1811.]

Paid-up Capital, $250,000.*

C. M. Woodruff, *President.* *Secretary*, John J. Henry.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$180,000 00	$187,005 00
National State Bank stock	11,400 00	11,400 00
Newark City National Bank stock	13,250 00	16,562 50
National Newark Banking Company stock	7,700 00	9,625 00
Mechanics' National Bank stock	4,550 00	7,887 50
Mechanics' Insurance Company stock	1,050 00	1,312 50
Morris and Essex Railroad Company stock	10,000 00	10,200 00
	$227,950 00	$243,992 50

* Represented by scrip pledged to meet losses.

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$69,850 00	
Loans on mortgage of real estate (first liens*),	361,175 00	
Interest due or accrued thereon	10,215 64	
Stocks and bonds, as per schedule	243,992 50	
Cash in the office of the company	4,055 75	
Cash deposited in various banks	46,275 77	
Interest due and accrued	3,135 00	
Premiums in course of collection (gross)	20,596 07	
Notes taken for marine and inland risks	842 14	
Rents due and accrued	320 00	
Gross Assets		$760,457 87

Liabilities.

Losses adjusted, unpaid	$15,688 67	
claimed and reported	8,125 00	
disputed or resisted	1,294 87	
Total amount of losses	$25,108 54	
Less re-insurance	451 72	
Net amount of unpaid losses	$24,656 82	
Unearned premiums on outstanding risks	118,464 59	
Interest due or accrued on scrip	8,094 66	
Due and accrued for rent, salaries, etc.	250 00	
Commissions and brokerage	4,119 21	
Return premiums	2,306 98	
Gross Liabilities, except Capital		157,892 26
Surplus as regards policy-holders		$602,565 61
Paid-up Capital		250,000 00
Surplus over Capital		$352,565 61

Income.

Cash received for fire premiums	$228,381 41	
Deduct re-insurance and return premiums	32,100 79	
Net cash received for fire premiums		$196,280 62
Interest received on bonds and mortgages		34,786 83
Interest and dividends received from all other sources		4,412 25
Income from rents		878 94
Gross Cash Income		$236,358 64

Expenditures.

Cash paid for fire losses	$117,271 70	
Deduct salvage and re-insurance	6,343 78	
Net cash paid for fire losses		$110,927 92

* Value of lands mortgaged $518,100 00
Value of buildings thereon 525,500 00

Cash dividends paid	$24,824 10
Cash paid for redemption of scrip	9,787 25
for commissions and brokerage	42,490 11
for salaries of officers and employés	15,630 53
for state and local taxes	5,848 52
for incidentals	14,423 68
Gross Cash Expenditures	$223,932 11

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$21,115,442 00	$204,049 21
Fire risks written during 1879	22,247,129 00	206,460 70
Total	$43,362,571 00	$410,509 91
Deduct risks expired and terminated	18,819,707 00	178,768 58
In force at end of year	$24,542,864 00	$231,741 33
Deduct amount re-insured	634,396 00	5,949 08
Net amount in force	$23,908,468 00	$225,792 25

Miscellaneous.

Premiums received from organization of company	$1,685,714 38
Losses paid from organization of company	372,642 75
Cash dividends declared from organization of company	353,258 00
Dividends declared during the year	24,758 00
Fire losses incurred during the year	130,968 92
Company's stock owned by directors	26,445 00

NEW HAMPSHIRE FIRE INSURANCE COMPANY, MANCHESTER, N.H.

[Incorporated 1869. Commenced business April, 1870.]

Paid-up Capital, $250,000.

E. A. Straw, *President.* *Secretary*, John C. French.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$150,000 00	$155,100 00
Manchester (N.H.) city bonds	51,700 00	56,500 00
St. Louis (Mo.) city bonds	17,000 00	17,850 00
Chicago (Ill.) city bonds	10,000 00	11,000 00
Cleveland (O.) city bonds	10,000 00	10,500 00
Zanesville (O.) city bonds	10,000 00	10,500 00
Marietta (O.) city bonds	10,000 00	10,500 00
Concord (N.H.) city bonds	2,000 00	2,200 00
Michigan Air Line Railroad bonds	10,000 00	10,800 00

Maine Central Railroad bonds	$10,000 00	$9,500 00
Cheshire Railroad bonds	13,000 00	13,000 00
Chicago, Burl., and Quincy Railroad bonds	14,000 00	16,800 00
Burlington and Missouri Railroad bonds	10,000 00	11,500 00
Jackson, Lansing, and Sag. Railroad bonds	10,000 00	10,300 00
Boston, Concord, and Montreal Railroad bonds,	7,000 00	7,000 00
Marion county (Ind.) bonds	25,000 00	26,500 00
New Hampshire state bonds	11,000 00	12,500 00
Hillsborough county (N.H.) bonds	5,000 00	5,100 00
Suncook Valley Railroad stock	4,000 00	4,000 00
City National Bank (Manchester) stock	10,000 00	10,000 00
	$389,700 00	$411,150 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
32 shares Manchester and Lawrence Railroad	$4,000 00	$3,000 00
10 " Amoskeag National Bank	1,400 00	1,000 00
New England Loan Company bonds	10,000 00	10,000 00
	$15,400 00	$14,000 00

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$2,619 69	
Loans on mortgage of real estate (first liens*),	43,753 86	
Stocks and bonds, as per schedule	411,150 00	
Loans on collateral security, as per schedule	14,000 00	
Cash in the office of the company	6,041 88	
Cash deposited in bank	38,931 44	
Interest due and accrued	8,000 00	
Premiums in course of collection (net)	13,326 72	
Gross Assets		$537,823 59

Liabilities.

Losses adjusted, unpaid	$9,644 00	
claimed and reported	4,225 00	
disputed or resisted	2,000 00	
Unearned premiums on outstanding risks	124,821 55	
Gross Liabilities, except Capital		140,690 55
Surplus as regards policy-holders		$397,133 04
Paid-up Capital		250,000 00
Surplus over Capital		$147,133 04

Income.

Cash received for fire premiums	$222,531 36	
Deduct re-insurance and return premiums	16,015 64	
Net cash received for fire premiums		$206,515 72
Interest and dividends received from all sources		27,408 48
Gross Cash Income		$233,924 20

* Value of lands mortgaged $98,850 00
Value of buildings thereon 40,000 00

Expenditures.

Cash paid for fire losses	$128,085 00
Cash dividends paid	20,000 00
Cash paid for commissions and brokerage	41,031 30
for salaries of officers and employés	7,588 90
for state and local taxes	6,660 11
for incidentals	9,947 12
Gross Cash Expenditures	$213,312 43

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$18,592,797 00	$208,489 80
Fire risks written during 1879	19,794,080 00	206,515 72
Total	$38,386,877 00	$415,005 52
Deduct risks expired and terminated	17,573,248 00	174,173 22
In force at end of year	$20,813,629 00	$240,832 30

Miscellaneous.

Premiums received from organization of company	$1,289,670 95
Losses paid from organization of company	643,602 90
Cash dividends declared from organization of company	144,000 00
Dividends declared during the year (8 per cent)	20,000 00
Fire losses incurred during the year	120,456 87
Company's stock owned by directors	102,000 00

NEW YORK AND BOSTON INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated July 28, 1876. Commenced business Aug. 1, 1876.]

Paid-up Capital, $200,000.

A. G. Stevens, *President.* *Secretary*, R. L. Livingston.

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$44,493 87	
Loans on mortgage of real estate (first liens*),	23,000 00	
Interest due or accrued thereon	408 87	
United States bonds	165,400 00	
Cash in the office of the company	1,509 54	
Cash dep. in Importers' and Traders' Nat'l B'k,	1,038 96	
Premiums in course of collection (gross)	6,956 83	
Gross Assets		$242,808 07

* Value of lands mortgaged $13,000 00
Value of buildings thereon 25,000 00
Amount of insurance held as collateral 24,900 00

Liabilities.

Losses claimed and reported	$5,050 00	
Unearned premiums on outstanding risks	14,590 91	
Due and accrued for rent, salaries, etc.	275 00	
Commissions and brokerage	1,364 48	
Return premiums, etc.	1,459 08	
Gross Liabilities, except Capital		$22,739 47
Surplus as regards policy-holders		$220,068 60
Paid-up Capital		200,000 00
Surplus over Capital		$20,068 60

Income.

Cash received for fire premiums	$27,318 16	
Deduct re-insurance and return premiums	2,946 25	
Net cash received for fire premiums		$24,371 91
Cash received for marine and inland prems.	$9,698 19	
Deduct re-insurance and return premiums	293 63	
Net cash received for marine and inland prems.		9,404 56
Interest received on bonds and mortgages		1,771 62
Interest and dividends received from all other sources		7,157 78
Income from rents		1,341 00
Gross Cash Income		$44,046 87

Expenditures.

Cash paid for fire losses	$25,751 72	
Deduct salvage and re-insurance	2,026 96	
Net cash paid for fire losses		$23,724 76
Cash paid for marine and inland losses	$5,064 42	
Deduct salvage and re-insurance	145 49	
Net cash paid for marine and inland losses		4,918 93
Cash paid for commissions and brokerage		5,118 03
for salaries of officers and employés		9,775 95
for state and local taxes		2,505 96
for interest on borrowed money		447 03
for rent and incidentals		7,302 72
Gross Cash Expenditures		$53,793 38

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$3,081,977 00	$21,062 86
Fire risks written during 1879	5,267,518 00	35,038 82
Total	$8,349,495 00	$56,101 68
Deduct risks expired and terminated	4,293,780 00	27,058 13
In force at end of year	$4,055,715 00	$29,043 55
Deduct amount re-insured	155,656 00	851 17
Net amount in force	$3,900,059 00	$28,192

Marine risks outstanding Dec. 31, 1878	$32,014 00	$387 75
Marine risks written during 1879	2,735,975 00	9,698 19
Total	$2,767,989 00	$10,085 94
Deduct risks expired and terminated	2,738,956 00	9,677 98
In force at end of year	$29,033 00	$407 96

Miscellaneous.

Premiums received from organization of company	$123,114 81
Losses paid from organization of company	67,114 17
Fire losses incurred during the year	25,958 37
Marine and inland losses incurred during the year	5,942 16
Company's stock owned by directors	101,600 00

NEW YORK BOWERY FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April 24, 1833. Commenced business September, 1833.]

Paid-up Capital, $300,000.

John A. Delanay, Jun., *President.* *Secretary*, Henry Griffin.

Summary of Assets Dec. 31, 1879.

Loans on mortgage of real estate (first liens*),	$99,050 00	
Interest due or accrued thereon	1,240 86	
United States bonds	663,119 49	
Cash in the office of the company	11,337 01	
Cash dep'd in Nat'l Butchers' and Drovers' B'k,	1,517 37	
Premiums in course of collection (gross)	16,558 62	
Gross Assets		$792,823 35

Liabilities.

Losses claimed and reported	$20,000 00	
Unearned premiums on outstanding risks	82,947 80	
Commissions and brokerage	3,300 00	
Gross Liabilities, except Capital		106,247 80
Surplus as regards policy-holders		$686,575 55
Paid-up Capital		300,000 00
Surplus over Capital		$386,575 55

* Value of lands mortgaged $150,000 00
Value of buildings thereon 200,000 00
Amount of insurance held as collateral 119,800 00

Income.

Cash received for fire premiums	$166,890 67	
Deduct re-insurance and return premiums	5,202 17	
Net cash received for fire premiums		$161,688 50
Interest received on bonds and mortgages		11,538 20
Interest and dividends received from all other sources		26,421 36
Income from rents		729 85
Gross Cash Income		$200,377 91

Expenditures.

Cash paid for fire losses	$75,862 76	
Deduct salvage and re-insurance	1,825 81	
Net cash paid for fire losses		$74,036 95
Cash dividends paid		60,000 00
Cash paid for commissions and brokerage		18,002 90
for salaries of officers and employés		22,668 22
for state and local taxes		13,297 29
for incidentals		16,330 78
Gross Cash Expenditures		$204,336 14

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$28,715,347 00	$117,013 19
Fire risks written during 1879	37,145,805 00	166,890 67
Total	$65,861,152 00	$283,903 86
Deduct risks expired and terminated	31,560,581 00	121,943 39
In force at end of year	$34,300,571 00	$161,960 47
Deduct amount re-insured	403,200 00	1,995 13
Net amount in force	$33,897,371 00	$159,965 34

Miscellaneous.

Premiums received from organization of company	$4,568,543 29
Losses paid from organization of company	1,623,241 54
Cash dividends declared from organization of company	2,476,500 00
Dividends declared during the year (20 per cent)	60,000 00
Fire losses incurred during the year	89,000 00
Company's stock owned by directors	71,925 00

NEW YORK CITY INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated Feb. 19, 1872. Commenced business March 1, 1872.]

PAID-UP CAPITAL, $300,000.

RICHARD L. FRANKLIN, *President.* *Secretary*, JOHN D. KINSMAN.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$310,000 00	$334,662 50
Brooklyn city bonds	20,000 00	21,400 00
	$330,000 00	$356,062 50

SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens*),	$10,000 00	
Interest due or accrued thereon	58 33	
Bonds, as per schedule	356,062 50	
Cash in the office of the company	3,650 76	
Cash deposited in Metropolitan National Bank,	9,893 12	
Interest due and accrued	700 00	
Premiums in course of collection (net)	19,686 64	
Gross Assets		$400,051 35

LIABILITIES.

Losses adjusted, unpaid	$6,433 69	
claimed and reported	9,058 90	
disputed or resisted	928 60	
Unearned premiums on outstanding risks	81,815 10	
Due and accrued for rent, salaries, etc.	750 00	
Gross Liabilities, except Capital		98,986 29
Surplus as regards policy-holders		$301,065 06
Paid-up Capital		300,000 00
Surplus over Capital		$1,065 06

INCOME.

Cash received for fire premiums	$179,834 38	
Deduct re-insurance and return premiums	25,816 02	
Net cash received for fire premiums		$154,018 36
Interest received on bonds and mortgages		700 00
Interest and dividends received from all other sources		15,715 60
Profit on sale of stock		437 50
Gross Cash Income		$170,871 46

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* Total value of property mortgaged $15,000 00
Amount of insurance held as collateral 8,000 00

Expenditures.

Cash paid for fire losses	$102,101 67	
Deduct salvage and re-insurance	4,929 09	
Net cash paid for fire losses		$97,172 58
Cash dividends paid		15,000 00
Cash paid for commissions and brokerage		31,785 64
for salaries of officers and employés		16,741 90
for state and local taxes		1,108 22
for incidentals		27,356 81
Gross Cash Expenditures		$189,165 15

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$14,686,258 00	$113,002 10
Fire risks written during 1879	23,166,908 00	184,769 61
Total	$37,853,166 00	$297,771 71
Deduct risks expired and terminated	16,832,121 00	132,346 69
In force at end of year	$21,021,045 00	$165,425 02
Deduct amount re-insured	937,167 00	9,158 61
Net amount in force	$20,083,878 00	$156,266 41

Miscellaneous.

Premiums received from organization of company	$977,861 00
Losses paid from organization of company	504,621 00
Cash dividends declared from organization of company	95,000 00
Dividends declared during the year (5 per cent)	15,000 00
Fire losses incurred during the year	103,753 00
Company's stock owned by directors	84,600 00

NIAGARA FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated July, 1850. Commenced business August, 1850.]

Paid-up Capital, $500,000.

Henry A. Howe, *President.* *Secretary*, Peter Notman.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$875,000 00	$930,400 00
Jersey city bonds	8,000 00	8,280 00
District of Columbia bonds	10,000 00	8,500 00
New York Gas-Light Company bonds	100,000 00	101,000 00
	$993,000 00	$1,018,180 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Lehigh and Wilkesbarre Company bonds	$13,650 00	$10,000 00
202 shares Delaware, Lack., and W. R.R. 116 " New Jersey Zinc Company 15 " Warren Railroad Company Buffalo, B., and Pittsburgh R.R. bonds	26,530 00	18,500 00
20 shares First National Bank, Stamford 6 " N. Y., N. H., and Hartford R.R.	3,900 00	2,500 00
40 " Lorillard Insurance Company	900 00	600 00
43 " Hanover Insurance Company 8 " Republic Insurance Company 10 " New York City Insurance Company, 15 " Sun Mutual Insurance Company	5,192 50	4,000 00
United States bonds	15,600 00	15,000 00
Chesapeake and Ohio bonds	54,800 00	50,000 00
	$120,572 50	$100,600 00

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$23,500 00	
Loans on mortgage of real estate (first liens *),	84,300 00	
Interest due or accrued thereon	3,186 81	
Bonds, as per schedule	1,048,180 00	
Loans on collateral security, as per schedule	100,600 00	
Cash deposited in National Park Bank	42,251 39	
Interest due and accrued	1,161 29	
Premiums in course of collection (net)	48,597 36	
Gross Assets		$1,351,776 85
Deduct special deposits in other states		36,050 00
Balance		$1,315,726 85

Liabilities.

Losses adjusted, unpaid claimed and reported	$30,147 00	
disputed or resisted	12,000 00	
Unearned premiums on outstanding risks	291,757 13	
Dividends to stockholders unpaid	235 50	
Gross Liabilities, except Capital	$334,139 63	
Deduct liabilities on special deposits	6,038 78	
		328,100 85
Surplus as regards policy-holders		$987,626 00
Paid-up Capital		500,000 00
Surplus over Capital		$487,626 00

* Value of lands mortgaged $102,750 00
Value of buildings thereon 68,750 00
Amount of insurance held as collateral 68,750 00

Income.

Cash received for fire premiums	$480,172 94	
Deduct re-insurance and return premiums	66,609 98	
Net cash received for fire premiums		$413,562 96
Interest received on bonds and mortgages		6,877 50
Interest and dividends received from all other sources		61,944 12
Profit on sale of bonds		17,500 20
Gross Cash Income		$499,884 78

Expenditures.

Cash paid for fire losses	$273,135 80	
Deduct salvage and re-insurance	23,252 20	
Net cash paid for fire losses		$249,883 60
Cash dividends paid		60,001 00
Cash paid for commissions and brokerage		69,946 01
for salaries of officers and employés		49,370 93
for state and local taxes		18,428 92
for incidentals		50,374 00
Gross Cash Expenditures		$498,004 46

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$67,140,848 00	$640,007 51
Fire risks written during 1879	57,875,745 00	480,030 92
Total	$125,016,593 00	$1,120,038 43
Deduct risks expired and terminated	57,369,978 00	501,527 48
In force at end of year	$67,646,615 00	$618,510 95
Deduct amount re-insured	2,093,687 00	24,297 47
Net amount in force	$65,552,928 00	$594,213 48

Miscellaneous.

Premiums received from organization of company	$11,110,761 96
Losses paid from organization of company	6,307,002 60
Cash dividends declared from organization of company	1,519,000 00
Dividends declared during the year (12 per cent)	60,000 00
Fire losses incurred during the year	246,311 60
Company's stock owned by directors	216,600 00

NORTHERN INSURANCE COMPANY, WATERTOWN, N.Y.

[Incorporated March 23, 1872. Commenced business March 23, 1872.]

PAID-UP CAPITAL, $250,000.

G. LORD, *President.* *Secretary*, A. H. WRAY.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$80,000 00	$82,400 00
Clayton and Theresa Railroad bonds	10,000 00	10,000 00
Keokuk and Des Moines Railroad bonds	4,000 00	3,800 00
Rome, Watertown, and O. Railroad bonds	12,000 00	12,000 00
Utica, Clinton, and B. Railroad bonds	1,000 00	1,000 00
Carthage, Watertown, and S. H. R.R. bonds	1,000 00	1,000 00
Manistee city bonds	400 00	400 00
	$108,400 00	$110,600 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Davis Sewing-Machine Company bonds	$12,000 00	$9,579 42
80 shares Merchants' Bank	4,800 00	5,000 00
60 " Watertown Steam Engine Company,	4,500 00	
50 " Jefferson County National Bank	6,000 00	5,500 00
Mortgage on city property	324 05	
Hounsfield town bond	1,000 00	900 00
Rome, Watertown, and O. Railroad bond	2,000 00	1,000 00
	$30,624 05	$21,979 42

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$41,057 00	
Loans on mortgage of real estate (first liens*),	120,610 78	
Interest due or accrued thereon	5,198 88	
Bonds, as per schedule	110,600 00	
Loans on collateral security, as per schedule	21,979 42	
Cash in office and deposited in various banks	41,631 25	
Interest due and accrued	421 03	
Premiums in course of collection (gross)	28,991 86	
Rents due and accrued	253 50	
Office furniture	$2,000 00	
Gross Assets		$370,743 72

LIABILITIES.

Losses adjusted, unpaid	$12,424 61
claimed and reported	3,640 00
disputed or resisted	1,750 00

* Value of lands mortgaged $171,120 00
Value of buildings thereon 97,580 00
Amount of insurance held as collateral 73,810 00

Unearned premiums on outstanding risks	$92,803 13	
Commissions and brokerage	2,580 10	
Gross Liabilities, except Capital		$113,197 84
Surplus as regards policy-holders		$257,545 88
Paid-up Capital		250,000 00
Surplus over Capital		$7,545 88

Income.

Cash received for fire premiums	$226,361 31	
Deduct re-insurance and return premiums	42,246 64	
Net cash received for fire premiums		$184,114 67
Interest received on bonds and mortgages		9,921 88
Interest and dividends received from all other sources		9,184 29
Income from rents		1,341 16
Gross Cash Income		$204,562 00

Expenditures.

Cash paid for fire losses	$118,964 85
Cash dividends paid	15,000 00
Cash paid for commissions and brokerage	33,619 97
for salaries of officers and employés	15,811 30
for state and local taxes	5,716 98
for incidentals	11,947 30
Gross Cash Expenditures	$201,060 40

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$12,005,666 00	$165,788 12
Fire risks written during 1879	18,323,804 00	226,361 31
Total	$30,329,470 00	$392,149 43
Deduct risks expired and terminated	15,730,602 00	204,766 39
In force at end of year	$14,598,868 00	$187,383 04
Deduct amount re-insured	325,556 00	5,817 38
Net amount in force	$14,273,312 00	$181,565 66

Miscellaneous.

Premiums received from organization of company	$1,205,302 39
Losses paid from organization of company	790,158 09
Cash dividends declared from organization of company	25,000 00
Dividends declared during the year (6 per cent)	15,000 00
Fire losses incurred during the year	118,949 31
Company's stock owned by directors	88,900 00

NORTHWESTERN NATIONAL INSURANCE COMPANY, MILWAUKEE, WIS.

[Incorporated Feb. 20, 1869. Commenced business July 1, 1869.]

PAID-UP CAPITAL, $600,000.

ALEXANDER MITCHELL, *President.* *Secretary*, JOHN P. MCGREGOR.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$410,000 00	$444,025 00
Milwaukee and St. Paul Railroad bonds	15,000 00	18,600 00
Chicago, Milwaukee, and St. Paul R.R. bonds,	40,000 00	44,000 00
Milwaukee water bonds	150,000 00	168,000 00
North Chicago Rolling Mills Co. contract	10,000 00	10,000 00
	$625,000 00	$684,625 00

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$6,000 00	
Loans on mortgage of real estate (first liens*),	134,200 00	
Interest due or accrued thereon	1,693 25	
Bonds, etc., as per schedule	684,625 00	
Cash in the office of the company	2,904 46	
Cash deposited in Wis. M. and F. Ins. Co.'s B'k,	92,935 57	
Interest due and accrued	1,777 50	
Premiums in course of collection (gross)	27,562 07	
Due from insurance companies	201 50	
Board of Trade certificates	550 00	
Salvage on losses paid	1,799 67	
Gross Assets		$954,249 02

LIABILITIES.

Losses adjusted, unpaid	$19,422 52	
claimed and reported	28,593 59	
disputed or resisted	4,400 00	
Unearned premiums on outstanding risks	151,352 62	
Commissions and brokerage	3,450 49	
Miscellaneous	929 62	
Gross Liabilities, except Capital		208,148 84
Surplus as regards policy-holders		$746,100 18
Paid-up Capital		600,000 00
Surplus over Capital		$146,100 18

* Value of lands mortgaged $254,000 00
Value of buildings thereon 126,000 00
Amount of insurance held as collateral 113,100 00

Income.

Cash received for fire premiums	$273,432 62	
Deduct re-insurance and return premiums	17,109 45	
Net cash received for fire premiums		$256,323 17
Cash received for marine and inland prems.	$84,201 00	
Deduct re-insurance and return premiums	5,624 49	
Net cash rec'd for marine and inland prems.		78,576 51
Interest received on bonds and mortgages		11,200 00
Interest and dividends received from all other sources		37,587 64
Income from all other sources		481 96
Gross Cash Income		$384,169 28

Expenditures.

Cash paid for fire losses	$138,042 65	
Deduct salvage and re-insurance	118 13	
Net cash paid for fire losses		$137,924 52
Cash paid for marine and inland losses	$52,212 69	
Deduct salvage and re-insurance	6,344 12	
Net cash paid for marine and inland losses		45,868 57
Cash dividends paid		63,000 00
Cash paid for commissions and brokerage		41,074 25
for salaries of officers and employés		30,140 62
for state and local taxes		8,717 63
for incidentals		30,173 96
Gross Cash Expenditures		$356,899 55

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$23,188,895 00	$278,066 85
Fire risks written during 1879	30,943,726 00	273,226 07
Total	$54,132,621 00	$551,292 92
Deduct risks expired and terminated	28,614,843 00	260,201 51
In force at end of year	$25,517,778 00	$291,091 41
Deduct amount re-insured	342,500 00	3,631 53
Net amount in force	$25,175,278 00	$287,459 88
Marine risks outstanding Dec. 31, 1878	$250,000 00	$5,000 00
Marine risks written during 1879	13,767,679 00	89,542 53
Total	$14,017,679 00	$94,542 53
Deduct risks expired and terminated	13,767,679 00	89,542 53
In force at end of year	$250,000 00	$5,000 00

MISCELLANEOUS.

Premiums received from organization of company	$3,691,212 40
Losses paid from organization of company	2,067,949 50
Cash dividends declared from organization of company	279,000 00
Dividends declared during the year (10½ per cent)	63,000 00
Fire losses incurred during the year	152,530 73
Marine and inland losses incurred during the year	56,941 97
Company's stock owned by directors	387,000 00

ORIENT INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated June, 1867. Commenced business January, 1872.]

PAID-UP CAPITAL, $500,000.

SELDEN C. PRESTON, *President.* *Secretary*, GEORGE W. LESTER.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
504 shares	American National Bank, Hartford,	$25,200 00	$32,760 00
120 "	Ætna National Bank, Hartford	12,000 00	14,400 00
130 "	Charter Oak Nat'l Bank, Hartford,	13,000 00	17,030 00
100 "	Farm. and Mech. Nat'l B'k, Hartf'd,	10,000 00	11,650 00
119 "	Mercantile Nat'l Bank, Hartford	11,900 00	14,637 00
62 "	Phœnix National Bank, Hartford	6,200 00	9,610 00
182 "	Exchange National Bank, Hartford,	9,100 00	12,558 00
124 "	City National Bank, Hartford	12,400 00	10,788 00
324 "	Hartford National Bank, Hartford,	32,400 00	49,572 00
75 "	Metropolitan Nat'l B'k, New York,	7,500 00	9,900 00
100 "	Conn. Trust and S. Dep. Co., Hartf'd,	10,000 00	7,500 00
247 "	N. Y., N. H., and Hartford R.R.	24,700 00	38,285 00
400 "	Cleveland and Pittsburgh Railroad,	20,000 00	21,300 00
Indiana Central Railroad bonds		10,000 00	10,000 00
Indianapolis and Cincinnati Railroad bonds		11,000 00	11,550 00
Peoria county (Ill.) bonds		5,000 00	5,500 00
Pawtucket (R.I.) town bonds		25,000 00	28,750 00
New Brunswick (N.J.) city bonds		10,000 00	10,500 00
Evansville (Ind.) city bonds		15,000 00	15,000 00
Atlantic Dock Company bonds		9,000 00	9,540 00
Norwich (Conn.) town bonds		60,000 00	69,000 00
Lockport (N.Y.) city bonds		10,000 00	11,000 00
Washington (Ind.) city bonds		15,000 00	16,500 00
Indianapolis (Ind.) city bonds		20,000 00	20,000 00
Hartford town bonds		4,000 00	4,120 00
Macon county (Ill.) bonds		4,000 00	4,000 00
United States bonds		25,000 00	26,750 00
		$417,400 00	$492,200 00

Securities held as collateral for cash loans:—

		Market value.	Loaned thereon.
5 shares	Ætna National Bank, Hartford .	$600 00	$300 00
25 "	Nat'l Fire Insurance Co., Hartford,	4,000 00	600 00
25 "	Adams Express Company . .	2,625 00	1,218 00
30 "	Ætna Life Insurance Co., Hartford,	4,800 00	1,200 00
2 "	Ætna Fire Insurance Co , Hartford,	470 00	1,880 00
15 "	American National Bank, Hartford,	975 00	
5 "	Charter Oak Nat'l Bank, Hartford,	655 00	
3 "	First National Bank, Hartford .	318 00	
388 "	Willimantic Linen Company . .	33,368 00	20,000 00
1 first mortgage bond		1,000 00	900 00
Burlington city bonds		2,000 00	1,200 00
		$50,811 00	$27,298 00

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate . .	$26,767 31	
Loans on mortgage of real estate (first liens*),	137,350 00	
Interest due or accrued thereon . . .	2,471 89	
Stocks and bonds, as per schedule . . .	492,200 00	
Loans on collateral security, as per schedule .	27,298 00	
Cash in the office of the company . . .	1,888 47	
Cash deposited in American National Bank .	82,164 44	
Interest due and accrued	8,641 78	
Premiums in course of collection (net) . .	30,028 77	
Rents due and accrued	209 55	
Gross Assets		$809,020 21

Liabilities.

Net amount of unpaid losses	$21,587 57	
Unearned premiums on outstanding risks .	141,133 74	
Gross Liabilities, except Capital . .		162,721 31
Surplus as regards policy-holders		$646,298 90
Paid-up Capital		500,000 00
Surplus over Capital		$146,298 90

Income.

Cash received for fire premiums . . .	$248,599 86	
Deduct re-insurance and return premiums .	25,776 97	
Net cash received for fire premiums . .		$222,822 89
Interest received on bonds and mortgages		10,709 34
Interest and dividends received from all other sources . .		32,011 25
Income from rents		897 60
Gross Cash Income		$266,441 08

* Total value of property mortgaged $366,500 00
Amount of insurance held as collateral 121,750 00

Expenditures.

Cash paid for fire losses	$127,430 20
Cash dividends paid	50,000 00
Cash paid for commissions and brokerage	33,958 42
for salaries of officers and employés	21,125 56
for state and local taxes	6,307 21
for incidentals	21,524 80
Gross Cash Expenditures	$260,346 19

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$23,129,298 00	$275,291 02
Fire risks written during 1879	22,482,787 00	248,599 86
Total	$45,612,085 00	$523,890 88
Deduct risks expired and terminated	20,546,423 00	240,646 09
In force at end of year	$25,065,662 00	$283,244 79
Deduct amount re-insured	301,221 00	4,003 80
Net amount in force	$24,764,441 00	$279,240 99

Miscellaneous.

Premiums received from organization of company	$2,581,303 04
Losses paid from organization of company	1,333,426 04
Cash dividends declared from organization of company	345,000 00
Dividends declared during the year (10 per cent)	50,000 00
Fire losses incurred during the year	131,593 81
Company's stock owned by directors	56,600 00

ORIENT MUTUAL INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated Feb. 18, 1854. Commenced business March 1, 1854.]

Eugene Dutilh, *President.* *Secretary*, Charles Irving.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$250,000 00	$260,000 00
Sandy Hook and City Island Tel. Co. stock	1,000 00	1,000 00
	$251,000 00	$261,000 00

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$350,029 18
Stocks and bonds, as per schedule	261,000 00
Cash deposited in various banks	70,467 32
Interest due and accrued	5,191 02
Premiums in course of collection (gross)	86,958 59

Notes taken for marine and inland risks	$343,143 61	
Unsettled accounts secured	3,253 43	
Company's own scrip	$77,142 00	
Gross Assets		$1,120,043 15

LIABILITIES.

Losses claimed and reported	$118,815 00	
Losses disputed or resisted	5,500 00	
Unearned premiums on outstanding risks	144,765 10	
Unpaid scrip ordered to be redeemed	836 00	
Interest due or accrued on scrip	7,285 55	
Due and accrued for rent, salaries, etc.	3,732 40	
Commissions and brokerage	6,045 31	
Due for re-insurance	7,055 13	
Gross Liabilities, except Scrip		294,034 49
Surplus as regards policy-holders		$826,008 66
Scrip outstanding, not ordered to be redeemed		*593,528 00
Surplus over Scrip		$232,480 66

INCOME.

Cash received for marine and inland prems.	$778,788 12	
Deduct re-insurance and return premiums	192,343 52	
Net cash received for marine and inland prems.		$586,444 60
Interest and dividends received from all sources		13,134 24
Income from rents		21,521 50
Gross Cash Income		$621,100 34

EXPENDITURES.

Cash paid for marine and inland losses	$520,531 26	
Deduct salvage and re-insurance	106,827 59	
Net cash paid for marine and inland losses		$413,703 67
Cash paid for redemption of scrip and interest		1,674 50
for commissions and brokerage		44,146 16
for salaries of officers and employés		44,029 80
for state and local taxes		16,297 14
for incidentals		15,193 98
Gross Cash Expenditures		$535,045 25

RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding Dec. 31, 1878	$18,426,958 00	$113,571 23
Marine risks written during 1879	140,768,641 00	802,271 22
Total	$159,195,599 00	$915,842 45
Deduct risks expired and terminated	135,488,957 00	771,077 35
In force at end of year	$23,706,642 00	$144,765 10

* Not including $77,142 held by company.

MISCELLANEOUS.

Premiums received from organization of company	$21,736,212 61
Losses paid from organization of company	11,393,221 71
Marine and inland losses incurred during the year	429,710 67

PACIFIC FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April 26, 1851. Commenced business April 29, 1851.]

PAID-UP CAPITAL, $200,000.

THOMAS F. JEREMIAH, *President.* *Secretary*, WILLIAM A. BUTLER.

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$81,100 00	
Loans on mortgage of real estate (first liens*),	131,150 00	
Interest due or accrued thereon	1,828 06	
United States bonds	451,036 25	
Cash in the office of the company	3,244 05	
Cash deposited in Pacific National Bank	4,676 48	
Interest due and accrued	5,050 00	
Premiums in course of collection (net)	6,243 68	
Premiums more than 3 months due, $663 20		
Gross Assets		$684,328 52

LIABILITIES.

Losses claimed and reported	$13,000 00	
Losses disputed or resisted	3,000 00	
Total amount of losses	$16,000 00	
Less re-insurance	1,500 00	
Net amount of unpaid losses	$14,500 00	
Unearned premiums on outstanding risks	70,775 88	
Gross Liabilities, except Capital		85,275 88
Surplus as regards policy-holders		$599,052 64
Paid-up Capital		200,000 00
Surplus over Capital		$399,052 64

INCOME.

Cash received for fire premiums	$133,143 81	
Deduct re-insurance and return premiums	11,113 80	
Net cash received for fire premiums		$122,030 01

* Value of lands mortgaged $138,000 00
Value of buildings thereon 130,000 00
Amount of insurance held as collateral 130,000 00

Interest received on bonds and mortgages	$9,244 42
Interest and dividends received from all other sources	21,738 06
Income from rents	1,833 32
Gross Cash Income	$154,845 81

EXPENDITURES.

Cash paid for fire losses	$74,498 74	
Deduct salvage and re-insurance	4,274 94	
Net cash paid for fire losses		$70,223 80
Cash dividends paid		40,000 00
Cash paid for commissions and brokerage		17,862 26
for salaries of officers and employés		25,750 00
for state and local taxes		10,877 05
for incidentals		12,016 63
Gross Cash Expenditures		$176,729 74

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$24,176,882 00	$138,137 51
Fire risks written during 1879	26,527,677 00	140,951 97
Total	$50,704,559 00	$279,089 48
Deduct risks expired and terminated	25,318,719 00	140,166 05
In force at end of year	$25,385,840 00	$138,923 43
Deduct amount re-insured	264,700 00	1,547 47
Net amount in force	$25,121,140 00	$137,375 96

MISCELLANEOUS.

Premiums received from organization of company	$3,275,188 00
Losses paid from organization of company	1,436,582 00
Cash dividends declared from organization of company	998,000 00
Dividends declared during the year (20 per cent)	40,000 00
Fire losses incurred during the year	78,773 80
Company's stock owned by directors	49,950 00

PACIFIC MUTUAL INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated, 1854. Commenced business Jan. 10, 1855.]

HORACE J. MOODY, *President.* *Secretary*, WILLOUGHBY POWELL.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value
United States bonds	$335,000 00	$348,050 00
Delaware and Hudson Canal Co. bonds	10,000 00	10,000 00
100 shares American Exchange Nat'l Bank	10,000 00	11,400 00
50 " National Bank of Commerce	5,000 00	6,800 00

Commercial Mutual Insurance Company scrip,	$130 00	
New York Mutual Insurance Company scrip .	70 00	$800 00
Atlantic Mutual Insurance Company scrip .	670 00	
Delaware Mutual Safety Insurance Co. scrip .	90 00	
50 shares Sandy Hook and City Island Tel. Co.	1,000 00	900 00
	$361,960 00	$377,950 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
United States Life Insurance Company scrip .	$3,780 00	
200 shares United States Life Insurance Co. .	12,000 00	
40 " United States Trust Company .	13,600 00	
24 " Union Bank	1,740 00	
100 " Broadway Bank	5,125 00	$42,500 00
30 " Standard Fire Insurance Company,	2,100 00	
38 " Importers' and Traders' Ins. Co. .	1,976 00	
88 " Manhattan Company . . .	5,852 00	
25 " People's Bank	843 75	
50 " Guardian Fire Insurance Company,	3,500 00	
20 " Nassau Fire Insurance Company .	1,600 00	
10 " Union Ferry Company . . .	1,320 00	61,000 00
575 " Fourth National Bank . . .	62,100 00	
100 " Central National Bank . . .	10,900 00	
50 " German American Bank . .	3,000 00	
Western North Carolina Railroad bonds . .	17,100 00	14,700 00
55 shares Lake Shore and Mich. Cent. R.R. .	8,250 00	6,000 00
	$154,786 75	$124,200 00

Summary of Assets Dec. 31, 1879.

Stocks, bonds, etc., as per schedule . .	$377,950 00	
Loans on collateral security, as per schedule .	124,200 00	
Cash in the office of the company . . .	3,505 89	
Cash deposited in various banks . . .	100,831 34	
Premiums in course of collection (gross) .	66,503 42	
Notes taken for marine and inland risks . .	55,960 05	
Premiums more than 3 months due, $2,575 75		
Gross Assets		$728,950 70

Liabilities.

Net amount of unpaid losses	$184,850 00	
Unearned premiums on outstanding risks .	129,624 90	
Unpaid scrip ordered to be redeemed . .	12,644 00	
Interest due or accrued on scrip . . .	13,897 80	
Due and accrued for rent	1,000 00	
Return premiums	4,371 93	
Re-insurance	16,000 00	
Gross Liabilities, except Scrip. . .		362,388 63
Surplus as regards policy-holders		$366,562 07
Scrip outstanding, not ordered to be redeemed . . .		408,541 00
Impairment of Scrip Reserve		$41,978 93

Income.

Cash received for marine and inland prems.	$971,637 05	
Deduct re-insurance and return premiums	115,455 88	
Net cash rec'd for marine and inland prems.		$856,181 17
Interest and dividends received from all sources		35,900 46
Gross Cash Income		$892,081 63

Expenditures.

Cash paid for marine and inland losses	$855,259 76	
Deduct salvage and re-insurance	95,110 39	
Net cash paid for marine and inland losses		$760,149 37
Interest paid scripholders		118 44
Cash paid for commissions and brokerage		59,259 25
for salaries of officers and employés		43,401 33
for state and local taxes		5,310 77
for incidentals		34,769 54
Gross Cash Expenditures		$903,008 70

Risks and Premiums.

Marine risks outstanding Dec. 31, 1878	$4,884,834 00	$91,706 95
Marine risks written during 1879	103,959,623 00	1,047,340 45
Total	$108,844,457 00	$1,139,047 40
Deduct risks expired and terminated	100,469,944 00	994,231 43
In force at end of year	$8,374,513 00	$144,815 97

Miscellaneous.

Premiums received from organization of company	$17,674,749 80
Losses paid from organization of company	11,013,071 70
Marine and inland losses incurred during the year	802,199 37

PARK FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated March, 1853. Commenced business March, 1853.]

Paid-up Capital, $200,000.

William Jaffray, *President.* *Secretary*, William Valentine.

Summary of Assets Dec. 31, 1879.

United States bonds	$303,275 00	
Loans on collateral security	5,000 00	
Cash deposited in National Broadway Bank	2,839 68	
Interest due and accrued	6,434 69	
Premiums in course of collection (gross)	6,124 02	
Premiums more than 3 months due, $1,085 04		
Gross Assets		$323,673 39

Liabilities.

Losses claimed and reported	$4,645 00	
Losses disputed or resisted	1,000 00	
Unearned premiums on outstanding risks	26,872 57	
Due and accrued for rent	500 00	
Commissions and brokerage	918 00	
Gross Liabilities, except Capital		$33,935 57
Surplus as regards policy-holders		$289,737 82
Paid-up Capital		200,000 00
Surplus over Capital		$89,737 82

Income.

Cash received for fire premiums	$55,420 04	
Deduct re-insurance and return premiums	4,514 42	
Net cash received for fire premiums		$50,905 62
Interest and dividends received from all sources		14,998 34
Gross Cash Income		$65,903 96

Expenditures.

Cash paid for fire losses	$36,039 95	
Deduct salvage and re-insurance	7,323 35	
Net cash paid for fire losses		$28,716 60
Cash dividends paid		24,000 00
Cash paid for commissions and brokerage		7,928 22
for salaries of officers and employés		10,537 50
for state and local taxes		886 68
for incidentals		6,208 47
Gross Cash Expenditures		$78,277 47

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$7,708,500 00	$49,939 47
Fire risks written during 1879	11,742,527 00	57,162 37
Total	$19,451,027 00	$107,101 84
Deduct risks expired and terminated	11,915,448 00	54,226 43
In force at end of year	$7,535,579 00	$52,875 41
Deduct amount re-insured	304,246 00	1,086 01
Net amount in force	$7,231,333 00	$51,789 40

Miscellaneous.

Premiums received from organization of company	$2,305,519 59
Losses paid from organization of company	1,132,071 68
Cash dividends declared from organization of company	654,000 00
Dividends declared during the year (12 per cent)	24,000 00
Fire losses incurred during the year	33,001 53
Company's stock owned by directors	49,000 00

PENNSYLVANIA FIRE INSURANCE COMPANY, PHILADELPHIA, PENN.

[Incorporated March, 1825. Commenced business April, 1825.]

PAID-UP CAPITAL, $400,000.

JOHN DEVEREUX, *President.* *Secretary*, WM. G. CROWELL.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$270,000 00	$279,900 00
Philadelphia city loan	55,500 00	67,275 00
250 shares Phila., Wil., and Balt. R.R. Co.	12,500 00	17,250 00
Phila., Wil., and Balt. R.R. Co. loans, 6s	10,000 00	11,000 00
Pennsylvania Railroad Company loan	49,000 00	52,535 00
Philadelphia and Reading Railroad loan	37,500 00	40,787 50
Delaware Railroad Company loan, 6s.	15,000 00	16,500 00
Philadelphia and Erie Railroad Co. loan, 6s	25,000 00	25,750 00
North Pennsylvania Railroad Company loan, 6s,	40,000 00	44,000 00
Lehigh Valley Railroad loan, 6s	55,000 00	62,150 00
Harrisburg, Mount Joy, etc., Railroad loan, 6s,	20,000 00	21,600 00
Elmira and Williamsport Railroad loan, 7s	25,000 00	26,875 00
West Jersey Railroad loan, 7s	10,000 00	11,500 00
Pennsylvania and N. Y. Central R.R. Co. loan,	24,000 00	28,320 00
United Companies of New Jersey loan, 6s	60,000 00	67,200 00
Southern Central Railroad loan	20,000 00	20,000 00
West Pennsylvania Railroad loan	4,000 00	4,100 00
The Car Trust of Pennsylvania	67,000 00	67,000 00
The Empire Car Trust	37,000 00	37,000 00
The New Jersey Car Trust	28,000 00	28,000 00
The New York and Pacific Car Trust	26,000 00	26,000 00
The Pennsylvania Company	20,000 00	20,000 00
American Steamship Company loan	15,000 00	15,000 00
Schuylkill Navigation Company loan	20,000 00	18,122 00
Lehigh Coal and Navigation Company loan	49,000 00	51,730 00
Chesapeake and Delaware Canal Co. loan	10,000 00	8,200 00
Delaware Division Canal Company loan	20,000 00	19,000 00
Phila. and Reading Coal and Iron Co. loan	20,000 00	17,600 00
Pennsylvania state loan, 6s	1,500 00	1,635 00
Harrisburg city loan, 6s	18,000 00	18,540 00
St. Louis city loan, 6s	25,000 00	26,000 00
Delaware state loan, 6s	13,000 00	13,910 00
New Jersey state loan, 6s	8,000 00	8,240 00
Camden county loan, 6s	15,000 00	16,200 00
Cincinnati city loan	60,000 00	69,200 00
Pittsburg city loan, 7s	60,000 00	68,600 00
Newark city loan, 7s	20,000 00	22,950 00
200 shares Philadelphia Bank	20,000 00	35,000 00
20 " Manayunk Gas Company	1,000 00	1,000 00
	$1,286,000 00	$1,385,669 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
6 shares Ins. Co. State of Pennsylvania	$1,784 00	$1,000 00
700 " Pennsylvania Railroad	35,700 00	26,200 00
	$37,484 00	$27,200 00

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$140,000 00	
Loans on mortgage of real estate (first liens*),	309,307 00	
Interest due or accrued thereon	5,929 33	
Stocks, bonds, etc., as per schedule	1,385,669 50	
Loans on collateral security, as per schedule	27,200 00	
Cash in the office of the company	7,351 66	
Cash deposited in Philadelphia National Bank,	50,599 79	
Premiums in course of collection (gross)	85,054 83	
Gross Assets		$2,011,112 11
Deduct special deposits in other states		20,650 00
Balance		$1,990,462 11

Liabilities.

Losses adjusted, unpaid	$42,000 00	
Unearned premiums on outstanding risks	321,023 20	
Reclaimable on perpetual fire policies	419,015 68	
State and local taxes	2,000 00	
Commissions and brokerage	20,000 00	
Gross Liabilities, except Capital	$804,038 88	
Deduct liabilities on special deposits	18,819 90	
		785,218 98
Surplus as regards policy-holders		$1,205,243 13
Paid-up Capital		400,000 00
Surplus over Capital		$805,243 13

Income.

Cash received for fire premiums	$579,239 66	
Deduct re-insurance and return premiums	46,702 47	
Net cash received for fire premiums		$532,537 19
Interest received on bonds and mortgages		22,985 75
Interest and dividends received from all other sources		78,886 32
Income from rents		250 00
Income from perpetual insurance		628 99
Profit on securities sold		90 00
Deposits received for perpetual fire risks	$25,265 40	
Gross Cash Income		$635,378 25

* Total value of property mortgaged $850,000 00
Amount of insurance held as collateral 202,367 00

Expenditures.

Cash paid for fire losses	$318,480 03
Cash dividends paid	40,000 00
Cash paid for commissions and brokerage	83,361 03
for salaries of officers and employés	82,433 68
for state and local taxes	16,666 82
for incidentals	13,138 02
Gross Cash Expenditures	$554,079 58

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$47,927,868 00	$608,511 22
Fire risks written during 1879	53,927,503 00	579,239 66
Total	$101,855,371 00	$1,187,750 88
Deduct risks expired and terminated	47,982,465 00	547,294 24
In force at end of year	$53,872,906 00	$640,456 64
Deduct amount re-insured	695,346 00	7,572 64
Net amount in force	$53,177,560 00	$632,884 00
Perpetual risks in force	$17,070,867 00	

Miscellaneous.

Premiums received from organization of company	$7,879,040 00
Losses paid from organization of company	5,522,695 00
Cash dividends declared from organization of company	1,979,000 00
Dividends declared during the year (10 per cent)	40,000 00
Fire losses incurred during the year	315,480 03
Company's stock owned by directors	76,200 00

PEOPLE'S INSURANCE COMPANY, NEWARK, N J.

[Incorporated March 5, 1866. Commenced business Oct. 11, 1867.]

Paid-up Capital, $300,000.

John M. Randall, *President.* *Secretary*, J. H. Lindsley.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$122,000 00	$127,282 50
Essex county bond	9,000 00	9,900 00
	$131,000 00	$137,182 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Newark City Ice Company stock	$15,700 00	$9,500 00

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$156,259 86	
Loans on mortgage of real estate (first liens*),	125,873 61	
Interest due or accrued thereon	4,335 48	
Stocks, bonds, etc., as per schedule	137,182 50	
Loans on collateral security, as per schedule	9,500 00	
Cash in the office of the company	6,654 78	
Cash deposited in First National Bank	27,234 38	
Interest due and accrued	332 50	
Premiums in course of collection (gross)	15,530 90	
Notes taken for marine and inland risks	16,400 88	
Rents due and accrued	2,150 50	
Gross Assets		$501,455 39

Liabilities.

Losses adjusted, unpaid	$13,396 96	
claimed and reported	15,965 33	
disputed or resisted	1,600 00	
Unearned premiums on outstanding risks	112,363 83	
Commissions and brokerage	2,000 00	
Gross Liabilities, except Capital and Scrip,		145,326 12
Surplus as regards policy-holders		$356,129 27
Paid-up Capital		300,000 00
Scrip outstanding, not ordered to be redeemed		863 00
Surplus over Capital and Scrip		$55,266 27

Income.

Cash received for fire premiums	$255,505 94	
Deduct re-insurance and return premiums	24,777 46	
Net cash received for fire premiums		$230,728 48
Interest received on bonds and mortgages		7,506 39
Interest and dividends received from all other sources		7,868 12
Income from rents		4,030 91
Gross Cash Income		$250,133 90

Expenditures.

Cash paid for fire losses	$136,675 53
Cash dividends paid	24,000 00
Cash paid for redemption of scrip and interest	36 20
for commissions and brokerage	56,258 29
for salaries of officers and employés	12,501 91
for state and local taxes	8,465 10
for incidentals	8,701 91
Gross Cash Expenditures	$246,638 94

* Value of lands mortgaged $116,950 00
Value of buildings thereon 130,600 00
Amount of insurance held as collateral 126,600 00

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$19,738,649 00	$232,079 46
Fire risks written during 1879	21,616,716 00	252,238 69
Total	$41,355,365 00	$484,318 15
Deduct risks expired and terminated	21,229,688 00	256,459 21
In force at end of year	$20,125,677 00	$227,858 94
Deduct amount re-insured	415,353 00	5,478 26
Net amount in force	$19,710,324 00	$222,380 68

Miscellaneous.

Premiums received from organization of company	$2,359,372 42
Losses paid from organization of company	1,121,263 41
Cash dividends declared from organization of company	212,220 00
Dividends declared during the year (8 per cent)	24,000 00
Fire losses incurred during the year	131,319 09
Company's stock owned by directors	143,000 00

PEOPLE'S FIRE INSURANCE COMPANY, TRENTON, N.J.

[Incorporated Feb. 25, 1861. Commenced business Feb. 10, 1865.]

Paid-up Capital, $300,000.

Charles Scott, *President.* *Secretary*, C. V. C. Murphy.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$160,000 00	$166,775 00
New Jersey state bonds	15,000 00	17,850 00
Jersey city bonds	25,000 00	25,892 00
Elizabeth city bonds	10,000 00	4,000 00
Mechanics' National Bank stock	7,500 00	9,600 00
Pennsylvania Railroad Company stock	50,000 00	51,000 00
Central Railroad of New Jersey stock	9,000 00	7,245 00
Central Railroad of New Jersey bonds	1,000 00	1,050 00
	$277,500 00	$283,412 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Pennsylvania Railroad Company stock	$6,834 00	$9,000 00
Trenton Hall Association stock	4,500 00	
	$11,334 00	

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$33,347 90	
Loans on mortgage of real estate (first liens *),	222,150 00	
Interest due or accrued thereon	3,692 25	
Stocks, bonds, etc., as per schedule	283,412 00	
Loans on collateral security, as per schedule	9,000 00	
Cash in the office of the company	83 00	
Cash deposited in Mechanics' National Bank	26,964 53	
Interest due and accrued	135 00	
Premiums in course of collection (gross)	22,309 12	
Gross Assets		$601,093 80

Liabilities.

Losses adjusted, unpaid	$4,024 59	
claimed and reported	8,805 00	
disputed or resisted	2,050 00	
Unearned premiums on outstanding risks	96,754 63	
Due and accrued for rent, salaries, etc.	345 13	
Commissions and brokerage	4,561 80	
Return premiums	3,192 15	
Gross Liabilities, except Capital		119,733 30
Surplus as regards policy-holders		$481,360 50
Paid-up Capital		300,000 00
Surplus over Capital		$181,360 50

Income.

Cash received for fire premiums	$156,710 85	
Deduct re-insurance and return premiums	14,648 20	
Net cash received for fire premiums		$142,062 65
Interest received on bonds and mortgages		14,888 50
Interest and dividends received from all other sources		14,195 20
Income from all other sources		6,633 75
Gross Cash Income		$177,780 10

Expenditures.

Cash paid for fire losses	$116,890 76
Cash dividends paid	24,000 00
Cash paid for commissions and brokerage	32,361 09
for salaries of officers and employés	10,257 50
for state and local taxes	4,157 63
for incidentals	8,167 78
Gross Cash Expenditures	$195,834 76

* Value of lands mortgaged $211,600 00
Value of buildings thereon 278,000 00
Amount of insurance held as collateral 161,400 00

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$17,325,429 00	$213,293 34
Fire risks written during 1879	15,484,048 00	160,473 64
Total	$32,809,477 00	$373.766 98
Deduct risks expired and terminated	15,911,933 00	172,677 52
In force at end of year	$16,897,544 00	$201,089 46

Miscellaneous.

Premiums received from organization of company	$1,393,989 55
Losses paid from organization of company	629,313 50
Cash dividends declared from organization of company	152,000 00
Dividends declared during the year (8 per cent)	24,000 00
Fire losses incurred during the year	109,604 00
Company's stock owned by directors	141,900 00

PHENIX INSURANCE COMPANY, BROOKLYN, N.Y.

[Incorporated Sept. 10, 1853. Commenced business, Sept. 10, 1853.]

Paid-up Capital, $1,000,000.

Stephen Crowell, *President.* *Secretary*, Philander Shaw.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$805,000 00	$851,175 00
Tennessee state bonds	45,000 00	16,200 00
North Carolina state bonds	10,000 00	2,500 00
Virginia state certificates	14,772 33	886 34
Mississippi state certificates	20,000 00	20,000 00
Kings county bonds, 6 per cent	1,000 00	1,100 00
City of Brooklyn bonds, 6 per cent	15,000 00	17,400 00
City of Brooklyn bonds (Park loan), 7 per ct.	6,000 00	7,680 00
Nassau Gas-Light Co. (Brooklyn) certificates,	17,000 00	17,000 00
900 shares Nassau Gas-Light Co., Brooklyn	22,500 00	14,625 00
300 " New York Mutual Gas-Light Co.	30,000 00	16,500 00
People's Gas-Light Co., Brooklyn, bonds	57,000 00	57,000 00
590 shares People's Gas-Light Co., Brooklyn,	5,900 00	1,770 00
440 " Brooklyn Gas-Light Company	11,000 00	14,850 00
100 " New York Gas-Light Company	10,000 00	9,000 00
65 " Union Ferry Company, Brooklyn,	6,500 00	9,750 00
1,617 " Brooklyn City Railroad Company,	16,170 00	24,255 00
80 " Commercial Bank, Brooklyn	4,800 00	3,360 00
13 " Merchants' Nat'l Bank, New York,	650 00	825 50

500 shares	Metropolitan Nat'l B'k, New York,	$50,000 00	$67,500 00
500 "	Am. Ex. Nat'l Bank, New York .	50,000 00	57,500 00
200 "	Fourth National Bank, New York .	20,000 00	21,600 00
75 "	Nat'l B'k of the Republic, New York,	7,500 00	8,775 00
200 "	Central National Bank, New York,	20,000 00	22,000 00
50 "	Shoe and Leath. Nat'l B'k, New York,	5,000 00	6,300 00
100 "	St. Nicholas Nat'l Bank, New York,	10,000 00	10,700 00
87 "	Nat'l B'k of Commerce, New York,	8,700 00	11,919 00
250 "	Mechanics' Bank of Brooklyn .	12,500 00	21,875 00
40 "	Mechanics' Nat'l Bank, New York,	1,000 00	1,350 00
80 "	City Bank of Brooklyn . . .	4,000 00	10,000 00
Houston and Texas Railroad bonds . .		3,000 00	3,000 00
		$1,289,992 33	$1,328,395 84

Securities held as collateral for cash loans: —

		Market value.	Loaned thereon.
20 shares	Montauk Fire Ins. Co., Brooklyn .	$1,110 00	$5,368 00
10 "	Mechanics' Fire Ins. Co., Brooklyn,	850 00	
40 "	Mechanics' Bank, Brooklyn . .	3,500 00	
4 "	Shoe and Leath. Nat'l B'k, New York,	504 00	
10 "	New York Economical Printing Co.	1,500 00	1,000 00
60 "	Manhattan Fire Ins. Co., New York,	6,600 00	5,500 00
130 "	Union Trust Company, New York .	15,600 00	18,000 00
16 "	Shoe and Leath. Nat'l B'k, New York,	2,016 00	
30 "	Lamar Fire Ins. Co., New York .	3,150 00	
50 "	Fireman's Trust Ins. Co., Brooklyn,	540 00	1,100 00
7 "	Market National Bank, New York,	791 00	
People's Gas-Light Co. (Brooklyn) bonds .		15,000 00	9,500 00
40 shares	Long Island Bank, Brooklyn . .	2,200 00	2,500 00
20 "	Montauk Fire Ins. Co., Brooklyn .	1,110 00	
30 "	Standard Fire Ins. Co., New York,	1,845 00	1,200 00
7 "	Union Ferry Company, Brooklyn .	1,050 00	700 00
Kings county bonds		5,750 00	4,000 00
8 shares	Home Fire Ins. Co., New York .	1,040 00	2,000 00
50 "	Hamilton Fire Ins. Co., New York,	1,275 00	
5 "	Am. Ex. Fire Ins. Co., New York,	500 00	400 00
30 "	Citizens' Bank, New York . .	750 00	3,000 00
25 "	Hanover National Bank, New York,	2,875 00	
5 "	Norwich and Worcester R.R. Co. .	500 00	
5 "	Chicago, Burl., and Quincy R.R. Co.	625 00	200 00
60 "	Manhattan Fire Ins. Co., New York,	6,600 00	6,000 00
40 "	Tradesmen's Fire Ins. Co., New York,	1,050 00	500 00
24 "	Mechanics' Nat'l Bank, New York,	810 00	2,000 00
New York city bond		2,160 00	
200 shares	Brooklyn City Railroad Company .	3,000 00	2,000 00
		$84,301 00	$64,968 00

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$315,000 00	
Loans on mortgage of real estate (first liens*),	211,000 00	
Interest due or accrued thereon	5,570 41	
Stocks, bonds, etc., as per schedule	1,328,395 84	
Loans on collateral security, as per schedule	64,968 00	
Cash in the office of the company	1,620 76	
Cash deposited in various banks	292,120 63	
Interest due and accrued	4,268 92	
Premiums in course of collection (gross)	204,455 08	
Notes taken for marine and inland risks	29,492 27	
Rents due and accrued	747 91	
Re-insurance due	21,000 00	
Salvage, wrecking-tug, etc.	54,030 00	
Gross Assets		$2,532,669 82
Deduct special deposits in other states		212,587 50
Balance		$2,320,082 32

Liabilities.

Losses adjusted, unpaid	$17,908 24	
claimed and reported	101,998 01	
disputed or resisted	12,181 14	
Unearned premiums on outstanding risks	868,014 59	
Due and accrued for rent, salaries, etc.	3,250 00	
Commissions and brokerage	8,183 37	
Return premiums	17 68	
Gross Liabilities, except Capital	$1,011,553 03	
Deduct liabilities on special deposits	74,308 05	
		937,244 98
Surplus as regards policy-holders		$1,382,837 34
Paid-up Capital		1,000,000 00
Surplus over Capital		$382,837 34

Income.

Cash received for fire premiums	$1,314,649 51	
Deduct re-insurance and return premiums	132,820 50	
Net cash received for fire premiums		$1,181,829 01
Cash rec'd for marine and inland premiums,	$1,338,262 76	
Deduct re-insurance and return premiums	357,503 80	
Net cash rec'd for marine and inland prems.		980,758 96
Unpaid premium notes rec'd during the year	$29,492 27	
Interest received on bonds and mortgages		14,216 43
Interest and dividends received from all other sources		84,714 87
Income from wrecking-apparatus		6,240 64
Gross Cash Income		$2,267,759 91

* Value of lands mortgaged $138,150 00
Value of buildings thereon 277,100 00
Amount of insurance held as collateral 229,500 00

Expenditures.

Cash paid for fire losses		$627,666 76
Cash paid for marine and inland losses	$1,491,005 71	
Deduct salvage and re-insurance	340,990 82	
Net cash paid for marine and inland losses		1,150,014 89
Cash dividends paid		100,000 00
Cash paid for commissions and brokerage		331,955 68
for salaries of officers and employés		163,730 93
for state and local taxes		31,752 00
for interest on borrowed money		3,701 71
Loss on sale of bonds		33,475 67
Cash paid for incidental expenses		123,315 46
Gross Cash Expenditures		$2,565,613 10

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$146,435,995 00	$1,425,318 67
Fire risks written during 1879	153,395,865 00	1,313,897 18
Total	$299,831,860 00	$2,739,215 85
Deduct risks expired and terminated	137,653,292 00	1,154,383 55
In force at end of year	$162,178,568 00	$1,584,832 30
Deduct amount re-insured	1,679,754 00	18,864 38
Net amount in force	$160,498,814 00	$1,565,967 92
Marine risks outstanding Dec. 31, 1878	$10,321,876 00	$63,526 24
Marine risks written during 1879	152,744,741 00	1,371,300 19
Total	$163,066,617 00	$1,434,826 43
Deduct risks expired and terminated	153,137,426 00	1,374,331 91
In force at end of year	$9,929,191 00	$60,494 52

Miscellaneous.

Premiums received from organization of company	$29,288,681 24
Losses paid from organization of company	15,555,543 86
Cash dividends declared from organization of company	2,114,000 00
Dividends declared during the year (10 per cent)	100,000 00
Fire losses incurred during the year	605,347 27
Marine and inland losses incurred during the year	1,108,924 72
Company's stock owned by directors	135,900 00

PHŒNIX INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated May, 1854. Commenced business June, 1854.]

PAID-UP CAPITAL, $1,000,000.

H. KELLOGG, *President.* *Secretary*, D. W. C. SKILTON.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
1,000	shares Hartford National Bank	$100,000 00	$153,000 00
439	" Farmers' and Mech. Nat'l Bank	43,900 00	53,119 00
700	" Mercantile National Bank	70,000 00	86,100 00
162	" Charter Oak National Bank	16,200 00	21,060 00
200	" City National Bank	20,000 00	17,400 00
300	" Ætna National Bank	30,000 00	36,300 00
714	" Phœnix National Bank	71,400 00	109,956 00
100	" Connecticut River Bank	3,000 00	3,500 00
192	" State Bank	19,200 00	21,696 00
1,000	" American National Bank	50,000 00	64,000 00
285	" National Exchange Bank	14,250 00	19,522 50
250	" Hartford Trust Company	25,000 00	21,250 00
100	" Metropolitan Nat'l Bank, N.Y.	10,000 00	13,300 00
180	" Merch. Exch. Nat'l Bank, N.Y.	9,000 00	6,750 00
100	" Manuf. and Merch. Bank, N.Y.	2,000 00	1,000 00
150	" Central Trust Company	15,000 00	17,700 00
200	" New Britain National Bank	20,000 00	24,000 00
400	" Waterbury National Bank	20,000 00	32,400 00
50	" Imperial Bank, Toronto, Ont.	5,000 00	5,000 00
75	" Nat'l Gold B'k & Trust Co., S.F.	6,000 00	4,200 00
350	" Holyoke Water Power Co.	35,000 00	64,750 00
500	" New York, N. H., and H. R.R. Co.	50,000 00	80,000 00
250	" Rensselaer and Saratoga R.R. Co.	25,000 00	28,750 00
200	" Chicago, R. I., and P. R.R. Co.	20,000 00	29,800 00
220	" Chicago, B., and Q. R.R. Co.	22,000 00	27,720 00
500	" Cleveland and Pittsburg R.R. Co.	25,000 00	26,750 00
United States bonds, 6s		175,000 00	184,625 00
South Carolina "consols," 6s		17,551 37	14,918 66
Tennessee state bonds, 6s		26,000 00	8,580 00
Province of Quebec bonds, 5s		50,000 00	49,000 00
Hartford city bonds, 6s		10,000 00	10,500 00
Detroit city bonds, 7s		50,000 00	56,000 00
Cambridge city (Ind.) bonds, 10s		3,000 00	3,000 00
San Francisco bonds, 6s and 7s		30,000 00	32,100 00
Jacksonville (Ill.) bonds, 8s		50,000 00	55,000 00
New Britain water bonds, 7s		10,000 00	10,400 00
New Britain town bonds, 5s		100,000 00	105,000 00
Washington School Dist. of Hartford bonds, 5s,		15,000 00	15,450 00
Atlantic Dock Company bonds, 7s		50,000 00	54,000 00
Contra Costa Water Company's bonds, 8s		25,000 00	27,500 00

Indianapolis and Cincinnati R.R. bonds, 7s	$51,000 00	$53,040 00
Connecticut Western Railroad bonds, 7s	20,000 00	6,000 00
Connecticut Valley Railroad bonds, 7s	100,000 00	58,000 00
Harlem River and Port Chester R.R. bonds, 7s,	50,000 00	62,500 00
	$1,559,501 37	$1,774,637 16

Securities held as collateral for cash loans : —

	Market value.	Loaned thereon.
Jefferson county (Ill.) bonds	$14,720 00	$25,875 00
215 shares First National Bank, Hartford	23,650 00	
50 " Home National Bank, Meriden	5,500 00	
12 " Travelers' Ins. Co., Hartford.	2,700 00	1,500 00
500 " Mercantile Nat'l B'k, Hartford	61,500 00	50,000 00
200 " Meriden Gas-Light Co., Meriden	5,500 00	18,000 00
150 " Home National Bank, Meriden	16,500 00	
650 " Middlesex Quarry Company	65,000 00	48,589 05
	$195,070 00	$143,964 05

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$135,000 00	
Loans on mortgage of real estate (first liens*),	148,000 00	
Interest due or accrued thereon	4,245 00	
Stocks, bonds, etc., as per schedule	1,774,637 16	
Loans on collateral security, as per schedule	143,964 05	
Cash in the office of the company	8,275 78	
Cash deposited in various banks	368,682 19	
Interest due and accrued	6,401 08	
Premiums in course of collection (gross)	162,194 34	
Rents due and accrued	841 67	
Gross Assets		$2,752,241 27
Deduct special deposits in other states		85,000 00
Balance		$2,667,241 27

Liabilities.

Losses claimed and reported	$84,750 00	
Losses disputed or resisted	14,208 00	
Unearned premiums on outstanding risks	759,878 64	
Commissions and brokerage	18,900 00	
Gross Liabilities, except Capital	$877,736 64	
Deduct liabilities on special deposits	16,403 25	
		861,333 39
Surplus as regards policy-holders		$1,805,907 88
Paid-up Capital		1,000,000 00
Surplus over Capital		$805,907 88

* Value of lands mortgaged $150,000
Value of buildings thereon 132,000
Amount of insurance held as collateral 97,300

Income.

Cash received for fire premiums	$1,290,715 74	
Deduct re-insurance and return premiums	71,583 60	
Net cash received for fire premiums		$1,219,132 14
Interest received on bonds and mortgages		5,283 33
Interest and dividends received from all other sources		114,898 40
Income from rents		3,845 42
Gross Cash Income		$1,343,159 29

Expenditures.

Cash paid for fire losses	$700,364 93
Cash dividends paid	200,000 00
Cash paid for commissions and brokerage	205,333 44
for salaries of officers and employés	65,662 25
for state and local taxes	37,225 00
for incidental expenses	102,378 02
Gross Cash Expenditures	$1,310,963 64

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$121,275,658 00	$1,472,031 89
Fire risks written during 1879	109,796,160 00	1,219,132 14
Total	$231,071,818 00	$2,691,164 03
Deduct risks expired and terminated	99,723,788 00	1,196,032 31
In force at end of year	$131,348,030 00	$1,495,131 72

Miscellaneous.

Premiums received from organization of company	$22,913,946 36
Losses paid from organization of company	13,718,617 48
Cash dividends declared from organization of company	2,320,000 00
Dividends declared during the year (20 per cent)	200,000 00
Fire losses incurred during the year	665,369 66
Company's stock owned by directors	106,800 00

PROVIDENCE WASHINGTON INSURANCE COMPANY, PROVIDENCE, R.I.

[Incorporated 1799. Commenced business 1799.]

Paid-up Capital, $400,000.

J. H. DeWolf, *President.* *Secretary*, Warren S. Greene.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$170,000 00	$185,900 00
Boston city bonds	20,000 00	23,200 00

New York, Providence, and Boston R. R. bonds,	$10,000 00	$11,500 00
Rensselaer and Saratoga Railroad bonds .	12,000 00	14,640 00
New York Mutual Gas-Light Company bonds,	30,000 00	30,000 00
S. B. Buckner (city of Chicago) . . .	45,000 00	45,000 00
50 shares Nat'l B'k of Commerce, New York,	5,000 00	6,750 00
776 " American Nat'l Bank, Providence,	38,800 00	38,800 00
1,600 " Blackstone Canal Nat'l B'k, Prov.	40,000 00	36,800 00
300 " Commercial Nat'l B'k, Providence,	15,000 00	12,600 00
500 " Merchants' Nat'l B'k, Providence,	25,000 00	28,500 00
200 " Mechanics' Nat'l B'k, Providence,	10,000 00	13,600 00
300 " Nat'l Bank of No. America, Prov.	15,000 00	19,500 00
300 " Nat'l Bank of Commerce, Prov. .	15,000 00	14,400 00
200 " Weybosset Nat'l Bank, Providence,	10,000 00	11,200 00
50 " Providence Tool Company, Prov. .	5,000 00	5,000 00
What Cheer Corporation (real estate), Prov. .	20,000 00	20,000 00
R. I. Hospital Trust Co. participation acct. .	40,000 00	40,000 00
	$525,800 00	$557,390 00

Summary of Assets Dec. 31, 1879.

Stocks, bonds, etc., as per schedule . .	$557,390 00	
Cash in the office of the company . . .	55 75	
Cash deposited in various banks . . .	35,082 97	
Interest due and accrued	1,033 33	
Premiums in course of collection (net) . .	27,892 84	
Notes taken for marine and inland risks . .	43,368 13	
Premiums more than 3 months due, $44 92		
Gross Assets		$664,823 02

Liabilities.

Losses adjusted, unpaid	$993 04	
claimed and reported	40,708 47	
disputed or resisted	10,536 84	
Total amount of losses	$52,238 35	
Less re-insurance	7,975 92	
Net amount of unpaid losses	$44,262 43	
Unearned premiums on outstanding risks .	145,148 54	
Dividends to stockholders unpaid . . .	2,284 92	
Gross Liabilities, except Capital . .		191,695 89
Surplus as regards policy-holders		$473,127 13
Paid-up Capital		400,000 00
Surplus over Capital		$73,127 13

Income.

Cash received for fire premiums . . .	$148,632 12	
Deduct re-insurance and return premiums .	18,956 85	
Net cash received for fire premiums . .		$129,675 27

Cash received for marine and inland premiums,	$202,652 02	
Deduct re-insurance and return premiums	24,363 76	
Net cash received for marine and inland prems.		$178,288 26
Unpaid premium notes rec'd during the year	$42,673 88	
Interest and dividends received from all sources		22,575 71
Gross Cash Income		$330,539 24

Expenditures.

Cash paid for fire losses	$76,439 86	
Deduct salvage and re-insurance	3,844 57	
Net cash paid for fire losses		$72,595 29
Cash paid for marine and inland losses	$135,547 18	
Deduct salvage and re-insurance	6,912 53	
Net cash paid for marine and inland losses		128,634 65
Cash dividends paid		17,501 58
Cash paid for commissions and brokerage		40,711 90
for salaries of officers and employés		13,556 00
for state and local taxes		5,825 22
for incidentals		18,997 84
Gross Cash Expenditures		$297,822 48

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$14,458,156 00	$164,645 87
Fire risks written during 1879	20,241,311 00	149,730 27
Total	$34,699,467 00	$314,376 14
Deduct risks expired and terminated	17,789,038 00	133,619 70
In force at end of year	$16,910,429 00	$180,756 44
Deduct amount re-insured	1,259,092 00	12,596 29
Net amount in force	$15,651,337 00	$168,160 15
Marine risks outstanding Dec. 31, 1878	$1,360,828 00	$54,850 11
Marine risks written during 1879	32,241,527 00	217,414 48
Total	$33,602,355 00	$272,264 59
Deduct risks expired and terminated	32,002,447 00	209,822 85
In force at end of year	$1,599,908 00	$62,441 74
Deduct amount re-insured	64,235 00	3,979 12
Net amount in force	$1,535,673 00	$58,462 62

Miscellaneous.

Dividends declared during the year (4½ per cent)	$18,000 00
Fire losses incurred during the year	63,948 92
Company's stock owned by directors	45,150 00

RELIEF FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated September, 1855. Commenced business Dec. 17, 1855.]

PAID-UP CAPITAL, $200,000.

J. H. PINKNEY, *President.* *Secretary*, W. E. CRARY.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$140,000 00	$145,500 00
District of Columbia bonds	5,000 00	4,412 50
Montgomery city bonds	9,500 00	6,000 00
Rahway city bonds	10,000 00	5,000 00
New York county bonds	10,000 00	10,300 00
Harlem and Port Chester Railroad bonds	5,000 00	5,400 00
	$179,500 00	$176,612 50

Securities held as collateral for cash loans: —

		Market value.	Loaned thereon.
66	shares Hanover Insurance Company	$5,280 00	$1,600 00
40	" People's Insurance Company	2,280 00	1,850 00
37	" Hanover Insurance Company	2,960 00	2,950 00
60	" Safe Deposit Company	1,800 00	
130	" Broadway Insurance Company	6,350 00	5,000 00
10	" Greenwich Insurance Company	700 00	300 00
40	" United States Trust Company	12,000 00	3,500 00
53	" Exchange Insurance Company	1,685 00	1,300 00
100	" Glen's Falls Insurance Company	1,800 00	5,000 00
20	" Hanover Insurance Company	1,600 00	
50	" Hamilton Insurance Company	900 00	
40	" Tradesmen's Insurance Company	1,000 00	
30	" Niagara Insurance Company	1,875 00	
		$40,230 00	$21,500 00

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate		$4,500 00
Loans on mortgage of real estate (first liens*),		53,729 31
Interest due or accrued thereon		1,915 83
Stocks, bonds, etc., as per schedule		176,612 50
Loans on collateral security, as per schedule		21,500 00
Cash in the office of the company		7,081 40
Cash deposited in various banks		6,624 28
Interest due and accrued		3,184 17
Premiums in course of collection (gross)		8,115 57
Office furniture, etc.	$1,959 42	
Gross Assets		$283,263 06

* Value of lands mortgaged $79,500 00
Value of buildings thereon 60,000 00
Amount of insurance held as collateral 48,500 00

Liabilities.

Losses adjusted, unpaid	$3,185 00	
Unearned premiums on outstanding risks	37,350 03	
Dividends to stockholders unpaid	320 00	
Commissions and brokerage	1,025 00	
Gross Liabilities, except Capital		$41,880 03
Surplus as regards policy-holders		$241,383 03
Paid-up Capital		200,000 00
Surplus over Capital		$41,383 03

Income.

Cash received for fire premiums	$100,992 27	
Deduct re-insurance and return premiums	16,217 58	
Net cash received for fire premiums		$84,774 69
Interest received on bonds and mortgages		4,182 50
Interest and dividends received from all other sources		10,559 15
Gross Cash Income		$99,516 34

Expenditures.

Cash paid for fire losses	$64,412 17
Cash dividends paid	20,000 00
Cash paid for commissions and brokerage	10,142 20
for salaries of officers and employés	10,800 00
for state and local taxes	5,921 60
for incidentals	11,485 36
Gross Cash Expenditures	$122,761 33

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$13,110,486 00	$78,868 77
Fire risks written during 1879	14,551,291 00	100,018 00
Total	$27,661,777 00	$178,886 77
Deduct risks expired and terminated	15,293,505 00	104,759 77
In force at end of year	$12,368,272 00	$74,127 00
Deduct amount re-insured	104,816 00	902 67
Net amount in force	$12,263,456 00	$73,224 33

Miscellaneous.

Premiums received from organization of company	$1,057,135 63
Losses paid from organization of company	1,837,172 23
Cash dividends declared from organization	471,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	61,600 24
Company's stock owned by directors	48,600 00

REPUBLIC FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April 12, 1852. Commenced business April 13, 1852.]

PAID-UP CAPITAL, $300,000.

ROBERT S. HONE, *President.* *Secretary*, DUNCAN F. CURRY.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$110,000 00	$119,775 00
312 shares National Bank of Commerce	31,200 00	43,368 00
1 share New York Produce Exchange	200 00	300 00
Delaware and Hudson Canal Company bonds	6,000 00	6,300 00
	$147,400 00	$169,743 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
100 shares National Bank of Commerce	$13,900 00	$19,000 00
200 " New York Gas Company	14,000 00	
	$27,900 00	

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$120,000 00	
Loans on mortgage of real estate (first liens *),	82,600 00	
Interest due or accrued thereon	325 24	
Stocks, bonds, etc., as per schedule	169,743 00	
Loans on collateral security, as per schedule	19,000 00	
Cash in the office of the company	971 07	
Cash deposited in various banks	10,825 17	
Interest due and accrued	1,281 34	
Premiums in course of collection (gross)	17,204 02	
Rents due and accrued	1,416 00	
Gross Assets		$423,365 84

LIABILITIES.

Losses adjusted, unpaid	$2,313 81	
claimed and reported	9,983 29	
disputed or resisted	5,000 00	
Unearned premiums on outstanding risks	74,603 44	
Interest due or accrued on scrip	57 60	
Dividends to stockholders unpaid	350 00	
Commissions and brokerage	1,935 88	
Gross Liabilities, except Capital and Scrip,		94,244 02
Surplus as regards policy-holders		$329,121 82
Paid-up Capital	$300,000 00	
Scrip outstanding, not ordered to be redeemed,	4,420 00	
		304,420 00
Surplus over Capital and Scrip		$24,701 82

* Value of lands mortgaged $145,500 00
Value of buildings thereon 13,000 00
Amount of insurance held as collateral 12,000 00

Income.

Cash received for fire premiums	$154,141 49	
Deduct re-insurance and return premiums	27,093 25	
Net cash received for fire premiums		$127,048 24
Interest received on bonds and mortgages		5,692 00
Interest and dividends received from all other sources		9,541 46
Income from rents		14,496 17
Gross Cash Income		$156,777 87

Expenditures.

Cash paid for fire losses	$64,451 00	
Deduct salvage and re-insurance	6,307 77	
Net cash paid for fire losses		$58,143 23
Cash dividends paid		24,204 57
Interest paid scripholders		223 80
Cash paid for commissions and brokerage		13,900 59
for salaries of officers and employés		25,794 19
for state and local taxes		5,158 89
for interest on borrowed money		460 89
for incidentals		30,277 24
Gross Cash Expenditures		$158,163 40

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$25,377,304 00	$142,716 38
Fire risks written during 1879	28,340,147 00	154,027 36
Total	$53,717,451 00	$296,743 74
Deduct risks expired and terminated	25,300,529 00	136,558 91
In force at end of year	$28,416,922 00	$160,184 83
Deduct amount re-insured	933,621 00	8,426 39
Net amount in force	$27,483,301 00	$151,758 44

Miscellaneous.

Premiums received from organization of company	$5,501,513 21
Losses paid from organization of company	3,185,590 97
Cash dividends declared from organization of company	539,589 35
Dividends declared during the year (8½ per cent)	25,500 00
Fire losses incurred during the year	63,003 63
Company's stock owned by directors	89,700 00

ROCHESTER GERMAN INSURANCE COMPANY, ROCHESTER, N.Y.

[Incorporated Feb. 16, 1872. Commenced business Feb. 23, 1872.]

PAID-UP CAPITAL, $200,000.

FREDERICK COOK, *President.* *Secretary*, HENRY NORDEN.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$100,000 00	$103,156 25
Rochester city bonds	20,000 00	21,000 00
	$120,000 00	$124,156 25

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$3,482 99	
Loans on mortgage of real estate (first liens)	215,670 00	
Interest due or accrued thereon	5,444 43	
Stocks, bonds, etc., as per schedule	124,156 25	
Cash in the office of the company	6,057 00	
Cash deposited in various banks	62,515 16	
Interest due and accrued	208 33	
Premiums in course of collection (net)	19,730 87	
Gross Assets		$437,265 03

LIABILITIES.

Losses adjusted, unpaid	$4,000 00	
claimed and reported	4,875 00	
disputed or resisted	1,400 00	
Unearned premiums on outstanding risks	106,917 53	
Gross Liabilities, except Capital		117,192 53
Surplus as regards policy-holders		$320,072 50
Paid-up Capital		200,000 00
Surplus over Capital		$120,072 50

INCOME.

Cash received for fire premiums	$208,836 54	
Deduct re-insurance and return premiums	27,172 95	
Net cash received for fire premiums		$181,663 59
Cash rec'd for marine and inland premiums	$29,820 22	
Deduct re-insurance and return premiums	4,131 81	
Net cash rec'd for marine and inland prems.		25,688 41
Interest received on bonds and mortgages		14,079 91
Interest and dividends received from all other sources		8,725 54
Income from rents, etc.		252 50
Gross Cash Income		$230,409 95

Expenditures.

Cash paid for fire losses	$89,160 16	
Deduct salvage and re-insurance	244 00	
Net cash paid for fire losses		$88,916 16
Cash paid for marine and inland losses	$23,992 88	
Deduct salvage and re-insurance	2,630 94	
Net cash paid for marine and inland losses		21,361 94
Cash dividends paid		24,000 00
Cash paid for commissions and brokerage		35,052 56
for salaries of officers and employés		8,718 31
for state and local taxes		5,345 73
for incidentals		14,651 62
Gross Cash Expenditures		$198,046 32

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$18,819,655 00	$181,128 74
Fire risks written during 1879	21,461,959 00	208,836 54
Total	$40,281,614 00	$389,965 28
Deduct risks expired and terminated	19,001,456 00	181,978 64
In force at end of year	$21,280,158 00	$207,986 64
Deduct amount re-insured	92,616 00	1,072 76
Net amount in force	$21,187,542 00	$206,913 88
Marine risks outstanding Dec. 31, 1878	$56,600 00	$582 75
Marine risks written during 1879	8,165,916 00	29,820 22
Total	$8,222,516 00	$30,402 97
Deduct risks expired and terminated	8,144,641 00	29,755 47
In force at end of year	$77,875 00	$647 50

Miscellaneous.

Premiums received from organization of company	$1,308,720 11
Losses paid from organization of company	590,161 65
Cash dividends declared from organization of company	111,000 00
Dividends declared during the year (12 per cent)	24,000 00
Fire losses incurred during the year	97,035 16
Marine and inland losses incurred during the year	23,992 88

RUTGERS FIRE INSURANCE COMPANY OF THE CITY OF NEW YORK, N.Y.

[Incorporated Oct. 3, 1853. Commenced business Oct. 10, 1853.]

PAID-UP CAPITAL, $200,000.

EDWARD B. FELLOWS, *President.* *Secretary*, JOSEPH W. DUGLISS.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Forty-second and Grand Street R.R. bonds	$6,000 00	$6,900 00
District of Columbia bonds	100,000 00	87,000 00
	$106,000 00	$93,900 00

Securities held as collateral for cash loans:—

			Market value.	Loaned thereon.
15	shares	Seventh Ward Bank	$1,350 00	$1,000 00
50	"	Manhattan Fire Insurance Co.	5,300 00	2,500 00
75	"	Citizens' Fire Insurance Company	2,900 00	1,000 00
36	"	Niagara Fire Insurance Company	2,286 00	1,800 00
160	"	North River Fire Insurance Co.	4,400 00	2,500 00
			$16,236 00	$8,800 00

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$108,750 00	
Loans on mortgage of real estate (first liens*),	210,310 00	
Interest due or accrued thereon	2,433 85	
Bonds, as per schedule	93,900 00	
Loans on collateral security, as per schedule	8,800 00	
Cash in the office of the company	556 49	
Cash deposited in various banks	2,443 18	
Interest due and accrued	175 00	
Premiums in course of collection (gross)	1,584 88	
Premiums more than 3 months due, $1,376 39		
Gross Assets		$428,953 40

LIABILITIES.

Losses adjusted, unpaid	$4,293 86	
Losses claimed and reported	7,537 39	
Unearned premiums on outstanding risks	36,587 79	
Due for borrowed money	5,000 00	
Commissions and brokerage	200 00	
Gross Liabilities, except Capital		53,619 04
Surplus as regards policy-holders		$375,334 36
Paid-up Capital		200,000 00
Surplus over Capital		$175,334 36

* Value of lands mortgaged $290,750 00
Value of buildings thereon 274,550 00
Amount of insurance held as collateral 203,550 00

Income.

Cash received for fire premiums	$84,802 09	
Deduct re-insurance and return premiums	8,301 61	
Net cash received for fire premiums		$76,500 48
Interest received on bonds and mortgages		19,280 58
Interest and dividends received from all other sources		4,085 05
Income from rents		3,152 79
Gross Cash Income		$103,018 90

Expenditures.

Cash paid for fire losses	$30,891 69
Cash dividends paid	40,000 00
Cash paid for commissions and brokerage	11,190 69
for salaries of officers and employés	17,432 48
for state and local taxes	15,282 35
for incidentals	7,125 13
Gross Cash Expenditures	$121,922 34

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$15,112,068 00	$64,441 18
Fire risks written during 1879	16,647,098 00	84,802 09
Total	$31,759,166 00	$149,243 27
Deduct risks expired and terminated	17,773,889 00	76,516 72
In force at end of year	$13,985,277 00	$72,726 55
Deduct amount re-insured	298,050 00	1,543 86
Net amount in force	$13,687,227 00	$71,182 69

Miscellaneous.

Premiums received from organization of company	$2,143,812 24
Losses paid from organization of company	797,595 32
Cash dividends declared from organization of company	764,000 00
Dividends declared during the year (20 per cent)	40,000 00
Fire losses incurred during the year	42,497 94
Company's stock owned by directors	61,100 00

SECURITY INSURANCE COMPANY, NEW HAVEN, CONN.

[Incorporated 1841. Commenced business April, 1841.]

PAID-UP CAPITAL, $200,000.

CHARLES PETERSON, *President.* *Secretary*, HERBERT MASON.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$100,000 00	$103,675 00
Tradesmen's Nat'l Bank stock, New Haven	1,000 00	1,450 00
Second National Bank stock, New Haven	11,200 00	16,128 00
Merchants' National Bank stock, New Haven,	10,000 00	10,000 00
New Haven County National Bank stock	6,000 00	7,200 00
Yale National Bank stock, New Haven	10,000 00	10,350 00
New Haven National Bank stock	7,900 00	11,692 00
American Exchange Nat'l Bank stock, N.Y.	10,000 00	11,300 00
Commerce National Bank stock, New York	5,000 00	6,550 00
New York, N. H., and H. R R. Co. stock	20,000 00	31,200 00
Shore Line Railroad Company stock	6,100 00	7,625 00
Chicago and Alton Railroad Company bonds	16,500 00	16,995 00
New Haven and Northampton Railroad bonds,	15,000 00	14,850 00
New Haven Water Company bonds	12,500 00	12,750 00
	$231,200 00	$261,765 00

SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens*),	$14,000 00	
Interest due or accrued thereon	66 25	
Stocks and bonds, as per schedule	261,765 00	
Cash in the office of the company	220 80	
Cash deposited in various banks	25,682 83	
Interest due and accrued	55 55	
Premiums in course of collection (gross)	27,936 75	
Notes taken for marine and inland risks	2,780 21	
Salvage, etc.	3,246 11	
Gross Assets		$335,753 50

LIABILITIES.

Losses adjusted, unpaid	$4,070 40
claimed and reported	23,432 57
disputed or resisted	1,633 12
Total amount of losses	$29,136 09
Less re-insurance	782 98
Net amount of unpaid losses	$28,353 11

* Value of lands mortgaged $24,500 00
Value of buildings thereon 12,000 00
Amount of insurance held as collateral 12,000 00

Unearned premiums on outstanding risks	$91,147 22	
Commissions and brokerage	4,343 00	
Gross Liabilities, except Capital		$123,843 33
Surplus as regards policy-holders		$211,910 17
Paid-up Capital		200,000 00
Surplus over Capital		$11,910 17

Income.

Cash received for fire premiums	$150,778 07	
Deduct re-insurance and return premiums	4,316 38	
Net cash received for fire premiums		$146,461 69
Cash received for marine and inland premiums,	$74,100 38	
Deduct re-insurance and return premiums	3,406 07	
Net cash rec'd for marine and inland prems.		70,694 31
Unpaid premium notes rec'd during the year	$2,780 21	
Interest received on bonds and mortgages		975 00
Interest and dividends received from all other sources		13,264 96
Gross Cash Income		$231,395 96

Expenditures.

Cash paid for fire losses	$124,183 10	
Deduct salvage and re-insurance	3,621 77	
Net cash paid for fire losses		$120,561 33
Cash paid for marine and inland losses	$82,553 93	
Deduct salvage and re-insurance	9,147 22	
Net cash paid for marine and inland losses		73,406 71
Cash dividends paid		8,000 00
Cash paid for commissions and brokerage		39,376 12
for salaries of officers and employés		21,939 75
for state and local taxes		2,332 63
Gross Cash Expenditures		$265,616 54

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$14,949,876 00	$175,125 53
Fire risks written during 1879	16,145,450 00	147,111 55
Total	$31,095,326 00	$322,237 08
Deduct risks expired and terminated	16,528,750 00	157,714 80
In force at end of year	$14,566,576 00	$164,522 28
Deduct amount re-insured	296,173 00	3,671 12
Net amount in force	$14,270,403 00	$160,851 16

Marine risks outstanding Dec. 31, 1878	$593,963 00	$16,545 63
Marine risks written during 1879	14,946,848 00	71,275 82
Total	$15,540,811 00	$87,821 45
Deduct risks expired and terminated	14,789,991 00	73,327 09
In force at end of year	$750,820 00	$14,494 36
Deduct amount re-insured	44,617 00	1,011 64
Net amount in force	$706,203 00	$13,482 72

MISCELLANEOUS.

Premiums received from organization of company	$2,481,229 46
Losses paid from organization of company	1,747,445 19
Cash dividends declared from organization of company	272,281 00
Dividends declared during the year (4 per cent)	8,000 00
Fire losses incurred during the year	124,738 07
Marine and inland losses incurred during the year	74,724 48
Company's stock owned by directors	30,350 00

STANDARD FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated March 26, 1859. Commenced business March 29, 1859.]

PAID-UP CAPITAL, $200,000.

WILLIAM M. ST. JOHN, *President.* *Secretary*, ROBERT H. MYERS.

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$10,668 12	
Loans on mortgage of real estate (first liens*),	46,250 00	
Interest due or accrued thereon	513 33	
United States bonds	352,050 00	
Cash in the office of the company	351 44	
Cash deposited in Union Trust Company	9,014 39	
Interest due and accrued	101 78	
Premiums in course of collection (gross)	7,999 84	
Gross Assets		†$426,948 90

LIABILITIES.

Losses claimed and reported	$10,587 97
Losses disputed or resisted	754 75
Total amount of losses	$11,342 72
Less re-insurance	757 00
Net amount of unpaid losses	$10,585 72

* Value of lands mortgaged $49,030 00
Value of buildings thereon 51,900 00
Amount of insurance held as collateral 46,400 00

† Including $78,000 special reserve fund, held under New York law.

Unearned premiums on outstanding risks	$44,855 19	
Due and accrued for rents, salaries, etc.	604 57	
State and local taxes	32 73	
Commissions and brokerage	1,066 84	
Return premiums	712 92	
Gross Liabilities, except Capital		$57,857 97
Surplus as regards policy-holders		$369,090 93
Paid-up Capital		200,000 00
Surplus over Capital		$169,090 93

Income.

Cash received for fire premiums	$91,138 65	
Deduct re-insurance and return premiums	7,413 23	
Net cash received for fire premiums		$83,725 42
Interest received on bonds and mortgages		2,953 54
Interest and dividends received from all other sources		18,476 78
Income from rents		713 95
Gross Cash Income		$105,869 69

Expenditures.

Cash paid for fire losses	$38,448 39	
Deduct salvage and re-insurance	2,372 31	
Net cash paid for fire losses		$36,076 08
Cash dividends paid		19,930 50
Cash paid for commissions and brokerage		11,216 45
for salaries of officers and employés		12,878 96
for state and local taxes		2,880 22
for incidentals		10,698 35
Gross Cash Expenditures		$93,680 56

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$12,468,383 00	$85,000 03
Fire risks written during 1879	15,461,970 00	91,171 61
Total	$27,930,353 00	$176,171 64
Deduct risks expired and terminated	14,476,606 00	83,733 20
In force at end of year	$13,453,747 00	$92,438 44
Deduct amount re-insured	562,848 00	1,676 72
Net amount in force	$12,890,899 00	$90,761 72

Miscellaneous.

Premiums received from organization of company	$2,214,906 12
Losses paid from organization of company	1,277,018 62
Cash dividends declared from organization of company	433,180 00
Dividends declared during the year	19,460 00
Fire losses incurred during the year	44,638 75
Company's stock owned by directors	53,300 00

STANDARD FIRE INSURANCE COMPANY OF NEW JERSEY AT TRENTON, N.J.

[Incorporated Feb. 22, 1868. Commenced business Feb. 22, 1869.]

PAID-UP CAPITAL, $200,000.

WILLIAM DOLTON, *President.* *Secretary*, JOSEPH B. WRIGHT.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$6,000 00	$7,350 00
Albany and Susquehanna Railroad bonds	1,000 00	1,125 00
New York and Erie Railroad bonds	6,000 00	7,200 00
Central Pacific Railroad bonds	5,000 00	5,500 00
United New Jersey Railroad stock	15,000 00	23,062 50
Trenton Banking Company stock	7,200 00	7,200 00
First National Bank stock	3,700 00	4,995 00
Mechanics' National Bank stock	5,000 00	6,800 00
	$48,900 00	$63,232 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Washington Market Association stock	$1,010 00	$500 00
First National Bank stock (Trenton)	6,750 00	4,000 00
Rutherford Land Association stock	7,200 00	4,000 00
Seventh Ward Land Association stock	2,250 00	2,000 00
Farmers' National Bank stock (Bristol, Penn.),	6,000 00	1,500 00
	$23,240 00	$12,000 00

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$29,027 93	
Loans on mortgage of real estate (first liens *),	123,954 00	
Interest due or accrued thereon	3,416 09	
Stocks and bonds, as per schedule	63,232 50	
Loans on collateral security, as per schedule	12,000 00	
Cash in the office of the company	4,787 90	
Cash deposited in Mechanics' National Bank	12,277 80	
Interest due and accrued	2,348 50	
Premiums in course of collection (gross)	42,694 52	
Rents due and accrued	305 00	
Gross Assets		$294,044 24

LIABILITIES.

Losses adjusted, unpaid	$8,203 65
claimed and reported	6,050 00
disputed or resisted	500 00

* Value of lands mortgaged $122,250 00
Value of buildings thereon 151,200 00
Amount of insurance held as collateral 85,150 00

Unearned premiums on outstanding risks	$64,536 49	
Commissions and brokerage	9,325 90	
Gross Liabilities, except Capital		$88,616 04
Surplus as regards policy-holders		$205,428 20
Paid-up Capital		200,000 00
Surplus over Capital		$5,428 20

Income.

Cash received for fire premiums	$156,193 99	
Deduct re-insurance and return premiums	15,877 15	
Net cash received for fire premiums		$140,316 84
Interest received on bonds and mortgages		10,966 00
Interest and dividends received from all other sources		4,289 88
Income from rents		372 00
Gross Cash Income		$155,944 72

Expenditures.

Cash paid for fire losses	$116,674 70	
Deduct salvage and re-insurance	2,028 77	
Net cash paid for fire losses		$114,645 93
Cash dividends paid		10,000 00
Cash paid for commissions and brokerage		31,841 95
for salaries of officers and employés		5,476 00
for state and local taxes		3,445 34
for incidentals		8,323 72
Gross Cash Expenditures		$173,732 94

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$9,409,480 00	$150,044 27
Fire risks written during 1879	11,209,388 00	164,158 51
Total	$20,618,868 00	$314,202 78
Deduct risks expired and terminated	11,310,213 00	174,736 46
In force at end of year	$9,308,655 00	$139,466 32
Deduct amount re-insured	202,921 00	10,445 53
Net amount in force	$9,105,734 00	$129,020 79

Miscellaneous.

Premiums received from organization of company	$875,196 62
Losses paid from organization of company	534,175 42
Cash dividends declared from organization of company	57,000 00
Dividends declared during the year (5 per cent)	10,000 00
Fire losses incurred during the year	113,664 35
Company's stock owned by directors	120,350 00

STAR FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated Dec. 2, 1864. Commenced business Dec. 2, 1864.]

PAID-UP CAPITAL, $300,000.*

NICHOLAS C. MILLER, *President.* *Secretary*, JAMES M. HODGES.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$300,000 00	$311,537 50
50 shares Nassau Bank	5,000 00	4,500 00
25 " German American Bank	1,875 00	1,687 50
	$306,875 00	$317,725 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
11 shares Shoe and Leather Bank	$1,320 00	$1,100 00
50 " North River Bank	1,350 00	1,800 00
6 " Park Fire Insurance Company	660 00	
Richmond county bonds	525 00	800 00
Hoboken bounty bonds	525 00	
60 shares American Insurance Company	3,900 00	
10 " Importers' and Traders' Company	505 00	
20 " Citizens' Company	800 00	
Citizens' Insurance Company scrip	200 00	6,000 00
25 shares Firemen's Fund Insurance Co.	150 00	
40 " Manufacturers' and Merchants' B'k,	500 00	
20 " Rutgers Fire Insurance Company	850 00	
25 " Lamar Insurance Company	2,500 00	2,000 00
300 " Westchester Insurance Company	3,000 00	1,500 00
60 " Central Railroad of New Jersey	4,800 00	
Central Railroad of New Jersey bonds	3,600 00	
14 shares New York and New Haven R.R.	1,960 00	9,700 00
5 " New Jersey R.R. and Transfer Co.	725 00	
45 " German American Bank	3,038 00	
22 " Washington Life Insurance Co.	1,210 00	1,000 00
	$32,118 00	$23,900 00

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$45,500 00
Loans on mortgage of real estate (first liens †),	154,325 00
Interest due or accrued thereon	2,286 83
Stocks and bonds, as per schedule	317,725 00
Loans on collateral security, as per schedule	23,900 00
Cash in the office of the company	10,906 38
Cash deposited in various banks	2,860 63

* Since increased to $500,000.

† Value of lands mortgaged $214,500 00
Value of buildings thereon 181,500 00

Interest due and accrued	$694 75	
Premiums in course of collection (gross)	25,242 06	
Rents due and accrued	2,069 75	
Gross Assets		$585,510 40

LIABILITIES.

Losses adjusted, unpaid	$14,572 00	
claimed and reported	15,000 00	
disputed or resisted	1,500 00	
Unearned premiums on outstanding risks	128,646 98	
Due and accrued for rent, salaries, etc.	2,500 00	
Commissions and brokerage	1,500 00	
Return premiums	200 00	
Gross Liabilities, except Capital		163,918 98
Surplus as regards policy-holders		$421,591 42
Paid-up Capital		300,000 00
Surplus over Capital		$121,591 42

INCOME.

Cash received for fire premiums	$268,398 58	
Deduct re-insurance and return premiums	42,136 88	
Net cash received for fire premiums		$226,261 70
Cash received for marine and inland premiums		4,231 85
Interest received on bonds and mortgages		11,819 34
Interest and dividends received from all other sources		15,903 17
Income from rents		1,518 87
Gross Cash Income		$259,734 93

EXPENDITURES.

Cash paid for fire losses	$143,106 26	
Deduct salvage and re-insurance	5,187 75	
Net cash paid for fire losses		$137,918 51
Cash paid for marine and inland losses		224 01
Cash dividends paid		36,000 00
Cash paid for commissions and brokerage		9,103 47
for salaries of officers and employés		27,188 49
for state and local taxes		7,532 10
for incidentals		57,582 57
Gross Cash Expenditures		$275,549 15

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$27,073,994 00	$197,345 40
Fire risks written during 1879	36,028,759 00	238,375 88
Total	$63,102,753 00	$435,721 28
Deduct risks expired and terminated	28,958,551 00	179,783 06
In force at end of year	$34,144,202 00	$255,938 22
Deduct amount re-insured	1,013,494 00	9,163 82
Net amount in force	$33,130,708 00	$246,774 40
Marine risks written during 1879	$212,524 00	$6,656 62
Deduct risks expired and terminated	94,274 00	2,546 60
In force at end of year	$118,250 00	$4,110 02

Miscellaneous.

Premiums received from organization of company	$2,351,145 79
Losses paid from organization of company	1,262,969 61
Cash dividends declared from organization of company	305,791 77
Dividends declared during the year (12 per cent)	36,000 00
Fire losses incurred during the year	149,457 00
Marine and inland losses incurred during the year	224 00
Company's stock owned by directors	81,500 00

STERLING FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated January, 1864. Commenced business January, 1864.]

Paid-up Capital, $200,000.

Andrew L. Soulard, *Pres't.* *Sec'y*, John K. Van Rensselaer.

Summary of Assets Dec. 31, 1879.

United States bonds	$258,292 50	
Cash in the office of the company	1,730 59	
Cash deposited in various banks	9,077 50	
Premiums in course of collection (gross)	4,932 99	
Gross Assets		$274,033 58

Liabilities.

Losses claimed and reported	$5,948 88	
Losses disputed or resisted	2,500 00	
Unearned premiums on outstanding risks	35,196 99	
Due and accrued for rents, salaries, etc.	833 34	
Commissions and brokerage	1,034 44	
Gross Liabilities, except Capital		45,513 65
Surplus as regards policy-holders		$228,519 93
Paid-up Capital		200,000 00
Surplus over Capital		$28,519 93

Income.

Cash received for fire premiums	$69,239 68	
Deduct re-insurance and return premiums	4,310 96	
Net cash received for fire premiums		$64,928 72
Cash received for marine and inland premiums		1,423 75
Interest and dividends received from all sources		12,872 80
Gross Cash Income		$79,225 27

Expenditures.

Cash paid for fire losses	$23,042 95	
Deduct salvage and re-insurance	310 67	
Net cash paid for fire losses		$22,732 28
Cash paid for marine and inland losses		705 83
Cash dividends paid		17,000 00
Cash paid for commissions and brokerage		5,641 11
for salaries of officers and employés		15,050 00
for state and local taxes		233 51
for incidentals		16,720 81
Gross Cash Expenditures		$78,083 54

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$8,054,104 00	$42,013 10
Fire risks written during 1879	15,078,839 00	66,941 53
Total	$23,132,943 00	$108,954 63
Deduct risks expired and terminated	11,298,446 00	44,113 40
In force at end of year	$11,834,497 00	$64,841 23
Deduct amount re-insured	274,375 00	2,036 05
Net amount in force	$11,560,122 00	$62,805 18
Marine risks outstanding Dec. 31, 1878	$12,750 00	$437 50
Marine risks written during 1879	43,250 00	1,423 75
Total	$56,000 00	$1,861 25
Deduct risks expired and terminated	19,750 00	637 60
In force at end of year	$36,250 00	$1,223 65

Miscellaneous.

Premiums received from organization of company	$944,205 49
Losses paid from organization of company	387,468 53
Cash dividends declared from organization of company	247,000 00
Dividends declared during the year (8½ per cent)	17,000 00
Fire losses incurred during the year	28,381 16
Marine and inland losses incurred during the year	705 83
Company's stock owned by directors	70,800 00

ST. NICHOLAS INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated July 31, 1852. Commenced business July 31, 1852.]

PAID-UP CAPITAL, $200,000.

WILLIAM WINSLOW, *President.* *Secretary*, JACOB DU BOIS.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$184,000 00	$191,480 00
New York city bonds	8,700 00	9,222 00
	$192,700 00	$200,702 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
United States bonds	$464 62	$400 00

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$7 300 00	
Loans on mortgage of real estate (first liens*),	56,315 61	
Interest due or accrued thereon	1,565 35	
Bonds, as per schedule	200,702 00	
Loans on collateral security, as per schedule	400 00	
Cash in the office of the company	486 21	
Cash deposited in various banks	6,614 39	
Interest due and accrued	6 53	
Premiums in course of collection (net)	13,588 94	
Re-insurance due	4,548 27	
Gross Assets		$291,527 30

LIABILITIES.

Losses claimed and reported	$12,553 00	
Losses disputed or resisted	1,800 00	
Unearned premiums on outstanding risks	65,866 21	
Due and accrued for rent	466 66	
Gross Liabilities, except Capital		80,685 87
Surplus as regards policy-holders		$210,841 43
Paid-up Capital		200,000 00
Surplus over Capital		$10,841 43

* Value of lands mortgaged $72,700 00
Value of buildings thereon 45,500 00
Amount of insurance held as collateral 42,500 00

Income.

Cash received for fire premiums	$153,467 56	
Deduct re-insurance and return premiums	10,886 40	
Net cash received for fire premiums		$142,581 16
Interest received on bonds and mortgages		3,790 00
Interest and dividends received from all other sources		11,526 03
Gross Cash Income		$157,897 19

Expenditures.

Cash paid for fire losses	$79,708 70
Cash dividends paid	20,000 00
Cash paid for commissions and brokerage	31,624 10
for salaries of officers and employés	12,935 00
for state and local taxes	3,430 15
for incidentals	11,831 29
Gross Cash Expenditures	$159,529 24

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$15,948,686 00	$104,355 86
Fire risks written during 1879	17,612,721 00	153,467 56
Total	$33,561,407 00	$257,823 42
Deduct risks expired and terminated	16,958,705 00	129,939 54
In force at end of year	$16,602,702 00	$127,883 88
Deduct amount re-insured	20,750 00	182 90
Net amount in force	$16,581,952 00	$127,700 98

Miscellaneous.

Premiums received from organization of company	$2,609,854 41
Losses paid from organization of company	1,477,535 01
Cash dividends declared from organization of company	274,500 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	77,808 70
Company's stock owned by directors	102,275 00

ST. PAUL FIRE AND MARINE INSURANCE COMPANY, ST. PAUL, MINN.

[Incorporated May, 1865. Commenced business May, 1865.]

PAID-UP CAPITAL, $400,000.

C. H. BIGELOW, *President.* *Secretary*, C. A. EATON.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$50,000 00	$52,250 00
270 shares First National Bank, St. Paul	27,000 00	37,800 00
120 " Merchants' Nat'l Bank, St. Paul	12,000 00	13,540 00
30 " First National Bank, St. Peter	3,000 00	3,450 00
92 " St. Paul and S. C. Railroad	13,988 75	10,688 75
St. Paul, S., and T. F. Railroad Co. bonds	19,500 00	19,500 00
254 shares St. Paul Warehouse and Elev'r Co.	12,700 00	12,700 00
St. Paul Warehouse and Elevator Co. bonds	8,000 00	8,000 00
Minneapolis city bonds	1,500 00	1,650 00
Stillwater city bonds	10,000 00	11,000 00
Mankato city bonds	8,500 00	8,500 00
Detroit town bonds	5,499 00	6,048 90
Vernon Centre town bonds	7,500 00	7,500 00
Jo Davies town bonds	5,500 00	5,500 00
Elmore town bonds	6,500 00	6,500 00
Garden City town bonds	7,000 00	7,000 00
Winnebago City town bonds	15,000 00	15,000 00
Pilot Grove town bonds	5,000 00	5,000 00
Oakwood town bonds	7,500 00	7,500 00
Blue Earth City town bonds	36,000 00	36,000 00
Pine county bonds	7,757 00	8,532 70
Rock county bonds	24,000 00	27,600 00
Cass county bonds	7,400 00	8,140 00
Ramsey county bonds	1,000 00	1,100 00
Aitken county bonds	3,200 00	3,520 00
Becker county bonds	2,360 00	2,360 00
Yellow Medicine county bonds	1,045 23	1,045 23
Otter Tail school district bonds	388 49	388 49
	$308,838 47	$327,814 07

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
250 shares First National Bank, St. Paul	$35,000 00	$20,000 00
75 " Second National Bank, St. Paul	13,500 00	9,000 00
160 " Merchants' Nat'l Bank, St. Paul	17,250 00	11,000 00
37½ " Savings Bank, St. Paul	3,750 00	3,000 00
45 " First National Bank, Red Wing	5,625 00	3,535 00
30 " First National Bank, Stillwater	3,750 00	3,000 00
50 " Lumberman's Nat'l B'k, Stillwater,	6,250 00	5,000 00
15 " State Bank, Minneapolis	1,500 00	1,331 27

1,538 shares	St. Paul and S. C. R.R. Co.'s land,	$92,280 00	$74,320 00
1,771 "	St. Paul Harvester Works . .	66,412 50	48,944 40
98 "	St. Paul Manufacturing Co. .	3,675 00	1,792 00
500 "	Pioneer Press Company . .	25,000 00	10,375 00
50 "	Seymour, Sabin, & Co. Mfg. Co.	2,500 00	1,064 00
100 "	Stillwater Gas-Light Company .	2,500 00	1,500 00
125 "	Rock County Farming Company .	12,500 00	8,611 44
Cass county bonds		2,000 00	1,500 00
		$293,492 50	$203,973 11

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate . .	$115,275 46	
Loans on mortgage of real estate (first liens*),	55,903 72	
Interest due or accrued thereon . . .	2,003 56	
Stocks, bonds, etc., as per schedule . .	327,814 07	
Loans on collateral security, as per schedule .	203,973 11	
Cash in the office of the company . . .	5,635 94	
Cash deposited in various banks . . .	81,362 86	
Interest due and accrued	10,637 10	
Premiums in course of collection (gross) .	48,054 04	
Notes taken for marine and inland risks .	6,380 41	
Rents due and accrued	641 21	
Gross Assets		†$857,681 48

Liabilities.

Losses claimed and reported	$27,676 81	
Losses disputed or resisted	7,250 00	
Unearned premiums on outstanding risks .	251,007 57	
Commissions and brokerage	5,372 09	
Gross Liabilities, except Capital . .		291,306 47
Surplus as regards policy-holders		$566,375 01
Paid-up Capital		400,000 00
Surplus over Capital		$166,375 01

Income.

Cash received for fire premiums . . .	$457,488 63	
Deduct re-insurance and return premiums .	56,292 30	
Net cash received for fire premiums . .		$401,196 33
Cash received for marine and inland prems. .	$107,392 11	
Deduct re-insurance and return premiums .	9,662 18	
Net cash rec'd for marine and inland prems. .		97,729 93

* Value of lands mortgaged $48,180 00
Value of buildings thereon 77,500 00
Amount of insurance held as collateral 53,200 00

† The company holds, also, instalment premium notes to the amount of $168,867.20, which do not enter into nor form any part of the assets of the company, as no portion of them is earned. Whatever value might be attached to them would necessarily be counterbalanced by the addition of an exactly equal amount to the re-insurance liability, the entire sum consisting of "unearned premiums."

Unpaid premium notes rec'd during the year	$6,380 41	
Interest received on bonds and mortgages		$5,110 12
Interest and dividends received from all other sources		50,030 29
Income from rents		5,858 85
Gross Cash Income		$559,925 52

Expenditures.

Cash paid for fire losses	$296,796 52	
Deduct salvage and re-insurance	9,446 39	
Net cash paid for fire losses		$287,350 13
Cash paid for marine and inland losses	$102,574 73	
Deduct salvage and re-insurance	16,629 44	
Net cash paid for marine and inland losses		85,945 29
Cash dividends paid		40,000 00
Cash paid for commissions and brokerage		81,183 56
for salaries of officers and employés		25,213 00
for state and local taxes		12,081 81
for incidentals		25,502 02
Gross Cash Expenditures		$557,275 81

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$36,820,277 00	$483,714 97
Fire risks written during 1879	34,230,234 00	457,488 63
Total	$71,050,511 00	$941,203 60
Deduct risks expired and terminated	31,467,083 00	431,913 33
In force at end of year	$39,583,428 00	$509,290 27
Deduct amount re-insured	931,269 00	16,289 54
Net amount in force	$38,652,159 00	$493,000 73
Marine risks outstanding Dec. 31, 1878	$292,766 00	$5,136 28
Marine risks written during 1879	19,511,827 00	107,392 11
Total	$19,804,593 00	$112,528 39
Deduct risks expired and terminated	19,508,611 00	104,242 58
In force at end of year	$295,982 00	$8,285 81

Miscellaneous.

Premiums received from organization of company	$4,320,757 11
Losses paid from organization of company	2,857,956 65
Cash dividends declared from organization of company	446,696 47
Dividends declared during the year (10 per cent)	40,000 00
Fire losses incurred during the year	289,548 60
Marine and inland losses incurred during the year	83,840 74
Company's stock owned by directors	195,000 00

TOLEDO FIRE AND MARINE INSURANCE COMPANY, TOLEDO, O.

[Incorporated Feb. 2, 1848. Commenced business April 1, 1848.]

PAID-UP CAPITAL, $200,000.

VALENTINE H. KETCHAM, *President.* *Secretary*, FREDK. B. DODGE.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
86 shares First National Bank, Toledo	$8,600 00	$12,040 00
Noble county (Ind.) school bonds	2,000 00	2,000 00
	$10,600 00	$14,040 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Wabash Elevator Company stock	$46,000 00	$17,050 00
Toledo Gas-Light and Coke Company stock	2,000 00	1,650 00
Masonic Temple Association stock	3,000 00	1,863 65
Milburn Wagon Company stock	3,100 00	2,500 00
Merchants' National Bank stock	1,650 00	1,000 00
Toledo Savings Bank stock	1,120 00	800 00
	$56,870 00	$24,863 65

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$33,164 86	
Loans on mortgage of real estate (first liens*),	77,300 00	
Interest due or accrued thereon	4,644 66	
Stocks and bonds, as per schedule	14,040 00	
Loans on collateral security, as per schedule	24,863 65	
Cash in the office of the company	1,051 20	
Cash deposited in First National Bank	71,610 19	
Interest due and accrued	1,715 15	
Premiums in course of collection (gross)	8,586 68	
Notes taken for marine and inland risks	5,179 08	
Re-insurance and salvage	3,914 75	
Gross Assets		$246,070 22

LIABILITIES.

Losses adjusted, unpaid	$500 00
claimed and reported	6,500 00
disputed or resisted	100 00

* Value of lands mortgaged $127,000 00
Value of buildings thereon 73,000 00
Amount of insurance held as collateral 32,750 00

Unearned premiums on outstanding risks	$29,729 84	
Commissions and brokerage	2,700 00	
Gross Liabilities, except Capital		$39,529 84
Surplus as regards policy-holders		$206,540 38
Paid-up Capital		200,000 00
Surplus over Capital		$6,540 38

Income.

Cash received for fire premiums	$65,922 30	
Deduct re-insurance and return premiums	9,344 73	
Net cash received for fire premiums		$56,577 57
Cash received for marine and inland prems.	$43,589 10	
Deduct re-insurance and return premiums	15,622 57	
Net cash rec'd for marine and inland prems.		27,966 53
Unpaid premium notes rec'd during the year	$5,179 08	
Interest received on bonds and mortgages		2,724 00
Interest and dividends received from all other sources		4,243 48
Gross Cash Income		$91,511 58

Expenditures.

Cash paid for fire losses	$54,959 73	
Deduct salvage and re-insurance	258 18	
Net cash paid for fire losses		$54,701 55
Cash paid for marine and inland losses	$24,374 43	
Deduct salvage and re-insurance	10,854 99	
Net cash paid for marine and inland losses		13,519 44
Cash dividends paid		8,000 00
Cash paid for commissions and brokerage		14,076 72
for salaries of officers and employés		3,074 00
for state and local taxes		1,899 74
for incidentals		4,937 90
Gross Cash Expenditures		$100,209 35

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$4,440,708 00	$64,545 14
Fire risks written during 1879	4,824,324 00	65,803 11
Total	$9,265,032 00	$130,348 25
Deduct risks expired and terminated	5,273,341 00	75,297 38
In force at end of year	$3,991,691 00	$55,050 87
Deduct amount re-insured	83,016 00	1,272 49
Net amount in force	$3,908,675 00	$53,778 38

Inland risks outstanding Dec. 31, 1878	$76,933 00	$3,979 44
Inland risks written during 1879	5,593,700 00	44,362 43
Total	$5,670,633 00	$48,341 87
Deduct risks expired and terminated	5,597,100 00	43,824 89
In force at end of year	$73,533 00	$4,516 98

MISCELLANEOUS.

Cash dividends declared from organization of company	$250,664 95
Dividends declared during the year (4 per cent)	8,000 00
Fire losses incurred during the year	58,382 27
Marine and inland losses incurred during the year	13,628 71
Company's stock owned by directors	115,500 00

TRADE INSURANCE COMPANY, CAMDEN, N.J.

[Incorporated March 21, 1872. Commenced business July 1, 1873.]

PAID-UP CAPITAL, $200,000.

DAVID L. TAYLOR, *President.* *Secretary*, EDMUND MAY.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, 4s	$40,000 00	$41,200 00
Camden and Atlantic R.R. mortgage bonds	2,000 00	2,000 00
Camden Board of Education bonds	3,000 00	3,000 00
Delaware Transportation Company stock	2,000 00	2,000 00
New Jersey Mining Company stock	845 00	845 00
Camden city warrants	372 11	372 11
	$48,217 11	$49,417 11

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
11 shares Eighth Nat'l Bank, Philadelphia	$1,540 00	$1,100 00
100 " West Jersey Railroad	3,500 00	2,500 00
100 " Camden Trust Company	3,000 00	2,000 00
Philadelphia city bonds	2,875 00	2,500 00
10 shares Camden Trust Company	300 00	500 00
10 " Millville National Bank	750 00	
100 " Camden Trust Company	3,000 00	5,598 00
40 " Pennsylvania Railroad	2,040 00	
69 " Millville National Bank	5,175 00	
125 " American Dredging Company	5,000 00	4,000 00
25 " Trade Insurance Company		
175 " American Dredging Company	7,000 00	5,750 00
115 " Trade Insurance Company		
	$34,180 00	$23,948 00

Summary of Assets Dec. 31, 1879.

Loans on mortgage of real estate (first liens*),	$123,133 33	
Interest due or accrued thereon	4,495 78	
Stocks, bonds, etc., as per schedule	49,417 11	
Loans on collateral security, as per schedule	23,948 00	
Cash in the office of the company	643 03	
Cash deposited in Camden Trust Co. Bank	7,590 10	
Interest due and accrued	1,331 17	
Premiums in course of collection (gross)	12,071 56	
Notes taken for marine and inland risks	7,490 81	
Salvage on losses paid	3,000 00	
Gross Assets		$233,120 89

Liabilities.

Losses adjusted, unpaid	$1,111 18	
claimed and reported	1,000 00	
disputed or resisted	1,350 00	
Unearned premiums on outstanding risks	20,740 30	
Reclaimable on perpetual fire polices	1,127 70	
Dividends to stockholders unpaid	432 00	
Due and accrued for rent, salaries, etc.	1,000 00	
Commissions and brokerage	2,292 37	
Gross Liabilities, except Capital		29,053 55
Surplus as regards policy-holders		$204,067 34
Paid-up Capital		200,000 00
Surplus over Capital		$4,067 34

Income.

Cash received for fire premiums	$78,183 80	
Deduct re-insurance and return premiums	30,255 01	
Net cash received for fire premiums		$47,928 79
Cash received for marine and inland prems.	$16,390 97	
Deduct re-insurance and return premiums	1,621 46	
Net cash rec'd for marine and inland prems.		14,769 51
Unpaid premium notes rec'd during the year	$7,490 81	
Interest received on bonds and mortgages		4,163 75
Interest and dividends received from all other sources		4,799 67
Deposits received for perpetual fire risks	$110 00	
Gross Cash Income		$71,661 72

Expenditures.

Cash paid for fire losses	$72,266 54	
Deduct salvage and re-insurance	551 04	
Net cash paid for fire losses		$71,715 50

* Value of lands mortgaged $93,050 00
Value of buildings thereon 216,000 00
Amount of insurance held as collateral 97,560 00

Cash paid for marine and inland losses	$19,460 67
Cash dividends paid	57 00
Cash paid for commissions and brokerage	11,992 02
for salaries of officers and employés	4,050 01
for state and local taxes	2,262 61
for incidentals	3,962 07
Gross Cash Expenditures	$113,499 88

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$4,837,601 00	$83,892 66
Fire risks written during 1879	7,401,836 00	72,238 49
Total	$12,239,437 00	$156,131 15
Deduct risks expired and terminated	8,529,710 00	112,205 96
In force at end of year	$3,709,727 00	$43,925 19
Deduct amount re-insured	1,037,530 00	13,629 43
Net amount in force	$2,672,197 00	$30,295 76
Marine risks outstanding Dec. 31, 1878	$173,469 00	$6,647 64
Marine risks written during 1879	527,096 00	14,250 39
Total	$700,565 00	$20,898 03
Deduct risks expired and terminated	562,928 00	15,172 84
In force at end of year	$137,637 00	$5,725 19
Deduct amount re-insured	3,800 00	282 00
Net amount in force	$133,837 00	$5,443 19
Perpetual risks in force	$55,100 00	

Miscellaneous.

Premiums received from organization of company	$624,346 60
Losses paid from organization of company	429,715 84
Cash dividends declared from organization of company	66,310 00
Fire losses incurred during the year	60,508 62
Marine and inland losses incurred during the year	20,616 09
Company's stock owned by directors	86,200 00

TRADERS' INSURANCE COMPANY, CHICAGO, ILL.

[Incorporated February, 1865. Re-organized May, 1872.]

PAID-UP CAPITAL, $500,000.

CHARLES COMSTOCK, *President.* *Secretary*, R. J. SMITH.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$275,000 00	$283,593 75
Cook county bonds	52,500 00	57,555 00
Evanston water bonds	20,000 00	21,750 00
Chicago city bonds	13,000 00	14,790 00
Chicago and North-Western Railroad bonds	10,000 00	11,375 00
Chicago City Railroad stock	40,000 00	72,000 00
	$410,500 00	$461,063 75

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
750 shares Chicago City Railroad	$138,750 00	$125,000 00
West Chicago town bonds	82,950 00	75,000 00
Warehouse receipts	56,281 12	45,000 00
	$277,981 12	$245,000 00

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$12,195 98	
Stocks, bonds, etc., as per schedule	461,063 75	
Loans on collateral security, as per schedule	245,000 00	
Cash in the office of the company	2,497 14	
Cash deposited in Corn Exchange Bank	77,871 58	
Interest due and accrued	612 50	
Premiums in course of collection (gross)	32,126 56	
Re-insurance due	21,815 60	
Gross Assets		$853,183 11

LIABILITIES.

Losses adjusted, unpaid	$5,182 07	
claimed and reported	41,669 50	
disputed or resisted	4,471 10	
Total amount of losses	$51,322 67	
Less re-insurance	1,353 83	
Net amount of unpaid losses	$49,968 84	
Unearned premiums on outstanding risks	140,506 76	
Commissions and brokerage	5,114 62	
Due for re-insurance	209 52	
Miscellaneous	25,966 56	
Gross Liabilities, except Capital		221,766 30
Surplus as regards policy-holders		$631,416 81
Paid-up Capital		500,000 00
Surplus over Capital		$131,416 81

Income.

Cash received for fire premiums	$352,165 69	
Deduct re-insurance and return premiums	96,354 41	
Net cash received for fire premiums		$255,811 28
Cash received for marine and inland premiums		17,016 29
Interest and dividends received from all sources		41,676 22
Income from commissions		25,744 73
Gross Cash Income		$340,248 52

Expenditures.

Cash paid for fire losses	$178,326 35	
Deduct salvage and re-insurance	22,237 85	
Net cash paid for fire losses		$156,088 50
Cash paid for marine and inland losses	$10,303 43	
Deduct salvage and re-insurance	1,661 58	
Net cash paid for marine and inland losses		8,641 85
Cash dividends paid		42,500 00
Cash paid for commissions and brokerage		51,651 12
for salaries of officers and employés		24,515 26
for state and local taxes		6,961 52
for incidentals		20,279 62
Gross Cash Expenditures		$310,637 87

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$17,552,430 00	$263,159 52
Fire risks written during 1879	32,055,290 00	362,154 99
Total	$49,607,720 00	$625,314 51
Deduct risks expired and terminated	30,067,200 00	331,573 88
In force at end of year	$19,540,520 00	$293,740 63
Deduct amount re-insured	963,034 00	12,616 42
Net amount in force	$18,577,486 00	$281,124 21
Marine risks written during 1879	$8,989,060 00	$20,435 40
Deduct risks expired and terminated	8,989,060 00	20,435 40

Miscellaneous.

Premiums received from organization of company	$2,635,197 07
Losses paid from organization of company	1,442,775 94
Cash dividends declared from organization of company	377,500 00
Dividends declared during the year (8½ per cent)	42,500 00
Fire losses incurred during the year	192,256 46
Marine and inland losses incurred during the year	9,741 85
Company's stock owned by directors	97,800 00

TRADESMEN'S FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated Oct. 6, 1858. Commenced business Dec. 28, 1858.]

PAID-UP CAPITAL, $300,000.

D. B. KEELER, *President.* *Secretary*, T. Y. BROWN.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Mechanics' and Traders' National Bank stock,	$5,750 00	$5,750 00
National Bank of Commerce stock . . .	10,000 00	13,500 00
American Exchange National Bank stock .	10,000 00	11,500 00
United States bonds	355,000 00	376,280 00
	$380,750 00	$407,030 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
33 shares Mechanics' and Traders' Nat'l Bank,	$825 00	$4,150 00
95 " Mechanics' Bank	3,325 00	

SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens*),	$65,500 00	
Interest due or accrued thereon . . .	1,453 75	
Stocks and bonds, as per schedule . . .	407,030 00	
Loans on collateral security, as per schedule .	4,150 00	
Cash in the office of the company . . .	2,465 22	
Cash deposited in various banks . . .	7,786 60	
Interest due and accrued	175 00	
Premiums in course of collection (gross) .	20,603 42	
Rents due and accrued	133 33	
Premiums more than 3 months due, $1,507 99		
Gross Assets		$509,297 32

LIABILITIES.

Losses adjusted, unpaid	$7,623 00
claimed and reported	11,855 00
disputed or resisted	1,000 00
Total amount of losses	$20,478 00
Less re-insurance	3,267 00
Net amount of unpaid losses	$17,211 00
Unearned premiums on outstanding risks .	85,738 57
Dividends to stockholders unpaid . . .	30 00

* Value of lands mortgaged $93,500 00
Value of buildings thereon 95,000 00
Amount of insurance held as collateral 87,500 00

Due and accrued for rent, salaries, etc.	$583 50	
Commissions and brokerage	200 00	
Return premiums	368 60	
Re-insurance premiums	710 69	
Gross Liabilities, except Capital		$104,842 36
Surplus as regards policy-holders		$404,454 96
Paid-up Capital		300,000 00
Surplus over Capital		$104,454 96

Income.

Cash received for fire premiums	$182,049 57	
Deduct re-insurance and return premiums	16,703 99	
Net cash received for fire premiums		$165,345 58
Cash received for marine and inland prems.	$5,337 21	
Deduct re-insurance and return premiums	358 72	
Net cash rec'd for marine and inland prems.		4,978 49
Interest received on bonds and mortgages		5,185 25
Interest and dividends received from all other sources		21,322 11
Income from rents		600 00
Received for increased capital	$100,000 00	
Gross Cash Income		$197,431 43

Expenditures.

Cash paid for fire losses	$70,991 44	
Deduct salvage and re-insurance	3,219 97	
Net cash paid for fire losses		$67,771 47
Cash paid for marine and inland losses		2,814 42
Cash dividends paid		22,470 00
Cash paid for commissions and brokerage		29,252 56
for salaries of officers and employés		23,743 34
for state and local taxes		4,385 47
for incidentals		17,091 27
Gross Cash Expenditures		$167,528 53

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$15,383,204 00	$97,942 79
Fire risks written during 1879	22,649,001 00	172,095 30
Total	$38,032,205 00	$270,038 09
Deduct risks expired and terminated	17,080,506 00	100,464 32
In force at end of year	$20,951,699 00	$169,573 77
Deduct amount re-insured	780,367 00	4,130 80
Net amount in force	$20,171,332 00	$165,442 97

Marine risks outstanding Dec. 31, 1878	$55,000 00	$3,015 00
Marine risks written during 1879	154,000 00	5,337 21
Total	$209,000 00	$8,352 21
Deduct risks expired and terminated	67,500 00	3,915 00
In force at end of year	$141,500 00	$4,437 21

MISCELLANEOUS.

Premiums received from organization of company	$2,788,725 88
Losses paid from organization of company	1,681,007 56
Cash dividends declared from organization of company	351,000 00
Dividends declared during the year	22,470 00
Fire losses incurred during the year	80,386 88
Marine and inland losses incurred during the year	2,814 42
Company's stock owned by directors	62,900 00

UNION INSURANCE COMPANY, PHILADELPHIA, PENN.

[Incorporated Feb. 6, 1804. Commenced business July 25, 1803.]

PAID-UP CAPITAL, $500,000.

RICHARD S. SMITH, *President.* *Secretary*, JOHN B. CRAVEN.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Camden and Amboy R.R. coupon bonds, 6s	$11,200 00	$12,432 00
Chesapeake and Delaware Canal reg. bonds, 6s,	14,610 00	11,688 00
Pennsylvania R.R. 1st mort. coupon bonds, 6s,	1,000 00	1,017 50
Schuylkill Navigation Co. registered bonds, 6s,	10,000 00	8,300 00
Philadelphia and Erie R.R. coupon bonds, 6s	10,000 00	10,400 00
Pennsylvania Canal Co. coupon bonds, 6s	15,000 00	12,300 00
North Pennsylvania Railroad coupon bonds	14,500 00	15,965 00
Pittsburg water loan coupon bonds, 7s	10,000 00	11,700 00
Philadelphia and Reading R.R. reg. bonds, 6s,	5,000 00	5,750 00
Lehigh Valley Railroad registered bonds, 6s	5,000 00	5,650 00
American Steamship Co. coupon bonds, 6s	5,000 00	5,050 00
United States bonds	10,000 00	10,650 00
Susquehanna Coal Company coupon bonds, 6s,	10,000 00	10,100 00
Pittsburg Avenue bonds	33,900 00	36,273 00
Baltimore, Ohio, and Parkersburg R.R. bonds,	25,000 00	27,000 00
Steubenville and Indiana Railroad bonds	10,000 00	10,300 00
New Jersey Central Car Trust bonds	10,000 00	10,150 00
Philadelphia and Reading Railroad bonds	25,000 00	26,500 00
100 shares Little Schuylkill Railroad	5,000 00	5,100 00
134 " Pennsylvania Railroad	6,700 00	6,834 00
136 " North Pennsylvania Railroad	6,800 00	6,936 00
48 " Delaware Railroad	1,200 00	1,248 00

106 shares Pennsylvania Canal Company .	$5,300 00	$742 00
68 " Philadelphia National Bank . .	6,800 00	11,696 00
88 " Farmers' and Mechanics' Nat'l B'k,	8,800 00	10,648 00
88 " Delaware Mutual Safety Ins. Co. .	2,200 00	3,432 00
20 " Philadelphia and So. Mail S.S. Co.	5,000 00	200 00
525 " Harrisburg, P., M. J., and Lan. R.R.	26,250 00	29,400 00
	$289,260 00	$307,461 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Northern Central Railroad bonds . . .	$5,300 00	$3,600 00
28 shares Conshohocken Stone Company .	700 00	
130 " National Car Company . .	8,450 00	2,500 00
200 " Fidelity Ins., T., and S. D. Co. .	30,200 00	25,500 00
2,000 " Colorado Central Imp. Co. . .	1,200 00	1,000 00
United States bonds	1,081 50	850 00
Philadelphia city bonds	590 00	350 00
100 shares Catawissa preferred . . .	4,900 00	3,200 00
Ground rent	75,000 00	5,000 00
2,400 shares Pennsylvania Railroad . .	122,400 00	107,500 00
400 " Pennsylvania Railroad . .	22,720 00	20,000 00
North Pensylvania Railroad bonds . . .		
1,000 shares Lehigh Valley Railroad . .	63,200 00	50,000 00
200 " Pennsylvania Railroad . .		
20 " Northern Central Railroad . .	700 00	375 00
	$336,441 50	$219,875 00

Summary of Assets Dec. 31, 1879.

Loans on mortgage of real estate (first liens*),	$35,500 00	
Stocks, bonds, etc., as per schedule . .	307,461 50	
Loans on collateral security, as per schedule .	219,875 00	
Cash in the office of the company . . .	52,928 87	
Cash deposited in various banks . . .	31,950 60	
Interest due and accrued	4,462 99	
Premiums in course of collection (gross) .	27,088 92	
Notes taken for marine and inland risks . .	22,454 82	
Re-insurance due	2,500 00	
Gross Assets		$704,222 70

Liabilities.

Losses adjusted, unpaid	$3,013 03
Losses claimed and reported	39,166 00
Unearned premiums on outstanding risks .	87,154 30
Reclaimable on perpetual fire policies . .	26,202 69
Dividends to stockholders unpaid . . .	1,994 14
Due and accrued for rent, salaries, etc. . .	900 00

* Total value of property mortgaged $72,500 00
Amount of insurance held as collateral 47,500 00

State and local taxes	$560 00	
Commissions and brokerage	230 00	
Gross Liabilities, except Capital		$159,220 16
Surplus as regards policy-holders		$545,002 54
Paid-up Capital		500,000 00
Surplus over Capital		$45,002 54

Income.

Cash received for fire premiums	$106,208 57	
Deduct re-insurance and return premiums	10,658 01	
Net cash received for fire premiums		$95,550 56
Cash rec'd for marine and inland premiums	$162,121 58	
Deduct re-insurance and return premiums	42,487 65	
Net cash rec'd for marine and inland prems.		119,633 93.
Unpaid premium notes rec'd during the year	$22,454 82	
Interest and dividends received from all sources		20,382 54
Received for increased capital	300,000 00	
Gross Cash Income		$235,567 03

Expenditures.

Cash paid for fire losses	$60,390 10	
Deduct salvage and re-insurance	509 69	
Net cash paid for fire losses		$59,880 41
Cash paid for marine and inland losses	$137,165 18	
Deduct salvage and re-insurance	45,883 65	
Net cash paid for marine and inland losses		91,281 53
Cash dividends paid		16,000 00
Cash paid for commissions and brokerage		28,512 93
for salaries of officers and employés		22,107 55
for state and local taxes		4,254 75
for incidentals		1,461 06
Gross Cash Expenditures		$223,498 23

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$7,788,444 00	$65,235 03
Fire risks written during 1879	11,666,782 00	106,208 57
Total	$19,455,226 00	$171,443 60
Deduct risks expired and terminated	10,129,679 00	88,618 94
In force at end of year	$9,325,547 00	$82,824 66
Deduct amount re-insured	152,460 00	1,826 13
Net amount in force	$9,173,087 00	$80,998 53

Marine risks outstanding Dec. 31, 1878	$591,129 00	$32,386 81
Marine risks written during 1879	10,775,206 00	162,121 58
Total	$11,366,335 00	$194,508 39
Deduct risks expired and terminated	10,096,435 00	142,723 45
In force at end of year	$1,269,900 00	$51,784 94
Deduct amount re-insured	299,161 00	6,555 11
Net amount in force	$970,739 00	$45,229 83
Perpetual risks in force	$762,775 00	

MISCELLANEOUS.

Premiums received from organization of company	$13,833,499 00
Losses paid from organization of company	10,249,492 00
Cash dividends declared from organization of company	1,702,599 00
Dividends declared during the year	16,000 00
Fire losses incurred during the year	66,099 66
Marine and inland losses incurred during the year	97,953 16
Company's stock owned by directors	99,790 00

UNITED FIREMEN'S INSURANCE COMPANY, PHILADELPHIA, PENN.

[Incorporated April 1, 1860. Commenced business April 2, 1861.]

PAID-UP CAPITAL, $200,000.

WILLIAM S. ALLEN, *President.* *Secretary*, WILLIAM V. SICKEL.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$100,000 00	$103,283 75
Pittsburgh city bonds	31,000 00	32,860 00
Philadelphia city bonds	60,000 00	60,750 00
Philadelphia city warrants	835 00	835 00
	$191,835 00	$197,728 75

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$61,141 25	
Loans on mortgage of real estate (first liens *),	355,913 41	
Interest due or accrued thereon	9,568 33	
Stocks, bonds, etc., as per schedule	197,728 75	
Cash in the office of the company	520 95	
Cash deposited in various banks	17,689 08	
Interest due and accrued	33 70	
Premiums in course of collection (net)	35,687 04	
Rents due and accrued	694 07	
Gross Assets		$678,976 58

* Total value of property mortgaged $630,250 00
Amount of insurance held as collateral 317,200 00

Liabilities.

Losses adjusted, unpaid	$1,800 00	
Losses claimed and reported	15,602 00	
Unearned premiums on outstanding risks	78,482 67	
Reclaimable on perpetual fire policies	320,070 87	
Gross Liabilities, except Capital		$415,955 54
Surplus as regards policy-holders		$263,021 04
Paid-up Capital		200,000 00
Surplus over Capital		$63,021 04

Income.

Cash received for fire premiums	$140,568 54	
Deduct re-insurance and return premiums	12,288 80	
Net cash received for fire premiums		$128,279 74
Interest received on bonds and mortgages		22,202 92
Interest and dividends received from all other sources		10,012 99
Income from rents		1,139 71
Policy fees, discount, etc.		4,034 04
Deposits received for perpetual fire risks	$22,371 28	
Gross Cash Income		$165,669 40

Expenditures.

Cash paid for fire losses	$71,081 27
Cash dividends paid	25,275 02
Cash paid for commissions and brokerage	28,570 85
for salaries of officers and employés	8,148 37
for state and local taxes	948 33
for interest on borrowed money	941 15
for incidentals	20,041 30
Gross Cash Expenditures	$155,006 29

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$6,618,677 00	$80,889 96
Fire risks written during 1879	11,938,196 00	138,777 20
Total	$18,556,873 00	$219,667 16
Deduct risks expired and terminated	6,083,235 00	66,646 72
In force at end of year	$12,473,638 00	$153,020 44
Deduct amount re-insured	96,862 00	1,606 08
Net amount in force	$12,376,776 00	$151,414 36

Miscellaneous.

Premiums received from organization of company	$419,093 48
Losses paid from organization of company	178,527 94
Cash dividends declared from organization of company	104,505 86
Dividends declared during the year	25,275 02
Fire losses incurred during the year	70,007 85
Company's stock owned by directors	104,370 00

UNITED STATES LLOYDS, NEW YORK.

[Incorporated 1873. Commenced business 1873.]

HIGGINS & COX, *Attorneys for the Subscribers.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$125,000 00	$139,141 25
New York city and county bonds	100,000 00	127,000 00
Boston city bonds	50,000 00	56,250 00
Atlantic Mutual Insurance Company scrip	–	5,010 00
		$327,401 25

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Loaned on securities	$86,663 00	$66,500 00

SUMMARY OF ASSETS DEC. 31, 1879.

Stocks, bonds, etc., as per schedule	$327,401 25	
Loans on collateral security, as per schedule	66,500 00	
Cash deposited in various banks	77,716 30	
Interest due and accrued	2,017 50	
Premiums in course of collection (gross)	60,645 32	
Notes taken for marine and inland risks	8,875 36	
Salvage, re-insurance, and rebate	23,359 37	
Gross Assets		$566,515 10

LIABILITIES.

Net amount of unpaid losses	$85,282 00	
Unearned premiums on outstanding risks	72,635 64	
Miscellaneous	1,100 00	
Deposit in trust	8,835 89	
Gross Liabilities		167,853 53
Surplus		$398,661 57

INCOME.

Cash received for marine and inland prems.	$544,313 73	
Deduct re-insurance and return premiums	48,245 01	
Net cash rec'd for marine and inland prems.		$496,068 72
Interest and dividends received from all sources		22,077 92
Income from brokerage and discount		3,532 82
Income from exchange		12 01
Gross Cash Income		$521,691 47

EXPENDITURES.

Cash paid for marine and inland losses	$332,267 50
for commissions and incidentals	67,443 19
for rebate in lieu of scrip	100,818 85
Gross Cash Expenditures	$500,529 54

WATERTOWN FIRE INSURANCE COMPANY, WATERTOWN, N.Y.

[Incorporated Dec. 7, 1867. Commenced business Dec. 9, 1867.]

PAID-UP CAPITAL, $200,000.

WILLARD IVES, *President.* *Secretary*, JESSE M. ADAMS.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$185,000 00	$190,762 50
Davis Sewing-Machine Company bonds	1,000 00	1,000 00
	$186,000 00	$191,762 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Union Pacific Railroad bonds	$1,000 00	$2,000 00
United States bonds	520 00	
Watertown city bonds	520 00	
Bond and mortgage	800 00	
Agricultural Insurance Company stock	75,092 00	43,465 55
Merchants' Bank Stock	1,300 00	1,700 00
Agricultural Insurance Company stock	875 00	
National Union Bank stock	3,850 00	2,200 00
Merchants' Bank stock	3,000 00	2,500 00
Northern Insurance Company stock	500 00	
Merchants' Bank stock	1,300 00	1,600 00
Agricultural Insurance Company stock	875 00	
Merchants' Bank stock	1,500 00	1,500 00
Northern Insurance Company stock	500 00	
Merchants' Bank stock	1,300 00	1,200 00
Bond and mortgage	1,000 00	1,356 10
Agricultural Insurance Company stock	1,758 00	
Bonds and mortgages	1,350 00	1,123 15
	$97,040 00	$58,644 80

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$34,288 22
Loans on mortgage of real estate (first liens *),	309,840 28
Interest due or accrued thereon	12,271 00
Stocks, bonds, etc., as per schedule	191,762 50
Loans on collateral security, as per schedule	58,644 80
Cash in the office of the company	4,266 44
Cash deposited in Merchants' Bank	55,546 31
Interest due and accrued	5,706 90

* Value of lands mortgaged $741,138 00
Value of buildings thereon 267,712 00
Amount of insurance held as collateral 214,950 00

Premiums in course of collection (net)	$87,685 92	
Notes taken for marine and inland risks	18,292 33	
Gross Assets		$778,304 70
Deduct special deposits in other states		20,650 00
Balance		$757,654 70

Liabilities.

Losses adjusted, unpaid	$3,400 00	
claimed and reported	23,750 00	
disputed or resisted	10,500 00	
Unearned premiums on outstanding risks	430,028 80	
Gross Liabilities, except Capital	$467,678 80	
Deduct liabilities on special deposits	6,303 46	
		461,375 34
Surplus as regards policy-holders		$296,279 36
Paid-up Capital		200,000 00
Surplus over Capital		$96,279 36

Income.

Cash received for fire premiums	$534,542 98	
Deduct re-insurance and return premiums	49,850 29	
Net cash received for fire premiums		$484,692 69
Interest received on bonds and mortgages		21,917 16
Interest and dividends received from all other sources		9,608 94
Income from rents		2,104 00
Gross Cash Income		$518,322 79

Expenditures.

Cash paid for fire losses	$275,910 92
Cash dividends paid	20,000 00
Cash paid for commissions and brokerage	109,273 40
for salaries of officers and employés	35,600 00
for state and local taxes	13,732 40
for incidentals	44,850 06
Gross Cash Expenditures	$499,366 78

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$106,238,952 00	$925,557 03
Fire risks written during 1879	61,117,879 00	536,531 59
Total	$167,356,831 00	$1,462,088 62
Deduct risks expired and terminated	66,124,562 00	549,649 62
In force at end of year	$101,232,269 00	$912,439 00
Deduct amount re-insured	1,001,141 00	4,319 25
Net amount in force	$100,231,128 00	$908,119 75

MISCELLANEOUS.

Premiums received from organization of company	$3,185,291 04
Losses paid from organization of company	1,501,539 75
Cash dividends declared from organization of company	220,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	274,910 92
Company's stock owned by directors	118,800 00

WESTCHESTER FIRE INSURANCE COMPANY, NEW ROCHELLE, N.Y.

[Incorporated as a "Mutual" March 14, 1837. Commenced business as "Joint-Stock" Jan. 1, 1870.]

PAID-UP CAPITAL, $300,000.

GEORGE R. CRAWFORD, *President.* *Secretary*, JOHN Q. UNDERHILL.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$500,000 00	$521,362 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Citizens' National Bank, New York	$4,000 00	$2,500 00
Central National Bank, New York	2,340 00	1,900 00
	$6,340 00	$4,400 00

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$47,500 00	
Loans on mortgage of real estate (first liens*),	155,184 50	
Interest due or accrued thereon	4,313 12	
Bonds, as per schedule	521,362 50	
Loans on collateral security, as per schedule	4,400 00	
Cash in the office of the company	4,978 57	
Cash deposited in bank	26,093 44	
Interest due and accrued	227 92	
Premiums in course of collection (gross)	65,537 19	
Rents due and accrued	1,524 00	
Premiums more than 3 months due, $3,419 20		
Gross Assets		$831,121 24

* Value of lands mortgaged $190,000 00
Value of buildings thereon 174,000 00
Amount of insurance held as collateral 157,050 00

Liabilities.

Losses adjusted, unpaid	$24,601 73	
claimed and reported	38,935 00	
disputed or resisted	3,000 00	
Unearned premiums on outstanding risks	334,526 54	
Dividends to stockholders unpaid	94 70	
Commissions and brokerage	8,460 90	
Gross Liabilities, except Capital		$409,618 87
Surplus as regards policy-holders		$421,502 37
Paid-up Capital		300,000 00
Surplus over Capital		$121,502 37

Income.

Cash received for fire premiums	$563,613 26	
Deduct re-insurance and return premiums	50,617 06	
Net cash received for fire premiums		$512,996 20
Interest received on bonds and mortgages		9,743 90
Interest and dividends received from all other sources		28,400 31
Gross Cash Income		$551,140 41

Expenditures.

Cash paid for fire losses	$335,247 41	
Deduct salvage and re-insurance	5,843 48	
Net cash paid for fire losses		$329,403 93
Cash dividends paid		29,979 00
Cash paid for commissions and brokerage		81,701 41
for salaries of officers and employés		20,270 84
for state and local taxes		13,970 55
for incidentals		68,194 16
Gross Cash Expenditures		$543,519 89

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$65,061,160 00	$617,930 55
Fire risks written during 1879	67,140,120 00	563,613 26
Total	$132,201,280 00	$1,181,543 81
Deduct risks expired and terminated	62,264,328 00	504,921 00
In force at end of year	$69,936,952 00	$676,622 81
Deduct amount re-insured	871,948 00	7,630 73
Net amount in force	$69,065,004 00	$668,992 08

MISCELLANEOUS.

Premiums received from organization of company	$6,631,516 91
Losses paid from organization of company	3,674,897 98
Cash dividends declared from organization of company	248,000 00
Dividends declared during the year (10 per cent)	30,000 00
Fire losses incurred during the year	331,794 84
Company's stock owned by directors	146,500 00

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY, BROOKLYN, N.Y.

[Incorporated March, 1853. Commenced business March, 1853.]

PAID-UP CAPITAL, $250,000.

EDMUND DRIGGS, *President.* *Secretary*, N. W. MESEROLE.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$406,000 00	$424,772 50
Mechanics' and Traders' Bank, Greenpoint	8,000 00	7,600 00
Grand Street and Newtown Railroad stock	25,000 00	20,000 00
Nassau National Bank (Brooklyn) stock	1,000 00	1,550 00
Long Island Bank (Brooklyn) stock	10,000 00	10,000 00
First National Bank (Brooklyn) stock	4,900 00	9,065 00
People's Gas-Light Company (Brooklyn) stock,	26,000 00	9,100 00
Metropolitan Gas-Light Co. (Brooklyn) stock,	5,000 00	4,000 00
Citizens' Gas-Light Company (Brooklyn) stock,	7,120 00	5,340 00
Dry Dock, East Broadway, and B. R.R. stock,	20,000 00	22,000 00
Grand Street and Newtown Railroad bonds	20,000 00	20,000 00
Georgia state bonds	25,000 00	25,000 00
Brooklyn City Railroad stock	10,710 00	17,136 00
Broadway Railroad (Brooklyn) stock	11,000 00	16,500 00
Broadway Railroad (Brooklyn) bonds	3,000 00	3,000 00
	$582,730 00	$595,063 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Park Bank of New York stock	$550 00	$375 00
Pacific Bank of New York stock	4,200 00	
Metropolitan Gas Company (Brooklyn) stock	1,600 00	5,000 00
Imp. and Traders' Insurance Co. (N.Y.) stock,	500 00	
New York City Insurance Company stock	490 00	
People's Gas-Light Company (Brooklyn) stock,	350 00	200 00
Pacific Fire Insurance Company (N.Y.) stock,	2,020 00	1,500 00
Grand St. and Newtown R.R. (B'klyn) stock,	2,320 00	1,750 00
Manufacturers' National Bank (N.Y.) stock	2,451 00	1,720 00
Broadway Railroad Company (Br'klyn) bond	1,000 00	800 00

Union Ferry Company (Brooklyn) stock	$840 00	$600 00
Manufacturers' National Bank (N.Y.) stock	769 50	650 00
Mechanics' Fire Insurance Co. (B'klyn) stock,	3,500 00	1,950 00
Mechanics' Bank of Brooklyn stock	2,062 50	
Baltimore Gas Company stock	7,500 00	10,000 00
Brooklyn Cross Town Railroad certificates	2,500 00	
Kings County Fire Ins. Co. (Brooklyn) stock,	3,480 00	2,000 00
People's Gas-Light Company (Brooklyn) stock,	175 00	700 00
Lafayette Fire Insurance Co. (Brooklyn) stock,	1,210 00	
Cypress Hills Cemetery bonds	9,000 00	6,500 00
South Side Railroad Co. stock (Long Island)	3,000 00	2,728 00
	$49,518 00	$36,473 00

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$95,421 54	
Loans on mortgage of real estate (first liens*),	227,070 00	
Interest due or accrued thereon	4,679 12	
Stocks, bonds, etc., as per schedule	595,063 50	
Loans on collateral security, as per schedule	36,473 00	
Cash in the office of the company	5,497 43	
Cash deposited in various banks	7,630 12	
Interest due and accrued	5,230 82	
Premiums in course of collection (gross)	42,325 15	
Rents due and accrued	162 50	
Gross Assets		$1,019,553 18
Deduct special deposits in other states		36,000 00
Balance		†$983,553 18

Liabilities.

Losses adjusted, unpaid	$6,409 09	
claimed and reported	27,277 00	
disputed or resisted	6,650 00	
Unearned premiums on outstanding risks	216,999 51	
Dividends to stockholders unpaid	125 00	
Due and accrued for rent, salaries, etc.	2,400 00	
Commissions and brokerage	5,997 02	
Due for borrowed money	60,000 00	
Gross Liabilities, except Capital	$325,857 62	
Deduct liabilities on special deposits	9,011 38	
		316,846 24
Surplus as regards policy-holders		$666,706 94
Paid-up Capital		250,000 00
Surplus over Capital		$416,706 94

* Value of lands mortgaged $189,700 00
Value of buildings thereon 252,400 00
Amount of insurance held as collateral 214,700 00

† Including $225,000 special reserve fund, held under New York "Surplus Law."

Income.

Cash received for fire premiums	$377,505 77	
Deduct re-insurance and return premiums	13,485 47	
Net cash received for fire premiums		$364,020 30
Interest received on bonds and mortgages		17,138 78
Interest and dividends received from all other sources		36,060 92
Income from rents		1,961 25
Gross Cash Income		$419,181 25

Expenditures.

Cash paid for fire losses	$192,583 01	
Deduct salvage and re-insurance	7,484 84	
Net cash paid for fire losses		$185,098 17
Cash dividends paid		49,875 00
Cash paid for commissions and brokerage		71,984 25
for salaries of officers and employés		43,330 53
for state and local taxes		1,780 47
for interest on borrowed money		3,367 10
for incidentals		42,517 46
Gross Cash Expenditures		$397,952 98

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$51,604,582 00	$385,690 63
Fire risks written during 1879	60,754,836 00	387,893 85
Total	$112,359,418 00	$773,584 48
Deduct risks expired and terminated	51,515,294 00	349,479 73
In force at end of year	$60,844,124 00	$424,104 75
Deduct amount re-insured	294,234 00	2,745 09
Net amount in force	$60,549,890 00	$421,359 66

Miscellaneous.

Premiums received from organization of company	$5,974,734 35
Losses paid from organization of company	3,150,280 52
Cash dividends declared from organization of company	652,500 00
Dividends declared during the year (20 per cent)	50,000 00
Fire losses incurred during the year	198,859 94
Company's stock owned by directors	87,300 00

AGGREGATE.

Capital Stock.	
Outstanding capital actually paid up in cash	$40,994,090 00
Assets.	
Gross present Assets	$114,243,726 00
Liabilities.	
Gross present Liabilities	$34,228,619 00
Income.	
Cash actually received for fire premiums	$30,165,436 00
for marine and inland premiums	10,317,247 00
for interest and dividends from all sources	5,357,246 00
from all other sources	460,512 00
Gross Cash Income	$46,300,441 00
Expenditures.	
Cash actually paid during the year for fire losses	$17,521,817 00
for marine and inland losses	7,513,563 00
for dividends to stockholders	5,078,714 00
for redemption of scrip	2,378,345 00
for interest to scripholders	643,810 00
for brokerage and commissions on premiums	5,675,408 00
for salaries and pay of officers and employés	3,699,529 00
for state and local taxes	1,163,995 00
for office, agency, and incidental expenses	3,155,986 00
Gross Cash Expenditures	$46,831,167 00
Miscellaneous.	
Whole amount of fire risks written during the year	$3,840,174,481 00
premiums charged or receivable thereon	33,087,143 00
marine and inland risks written during the year,	1,283,374,247 00
premiums charged or receivable thereon	12,797,889 00
fire risks terminated during the year	3,573,295,070 00
marine and inland risks terminated	1,240,693,043 00
fire risks outstanding at end of year	4,172,772,414 00
marine and inland risks outstanding	181,656,549 00
notes received for marine and inland risks	2,610,093 00
dividends declared	5,097,408 00
fire losses incurred	17,918,772 00
marine losses incurred	7,859,742 00

UNITED STATES BRANCHES OF

FOREIGN FIRE

INSURANCE COMPANIES.

Detailed Statements of Assets and Liabilities, with Abstract of Annual Statements, for the Year ending Dec. 31, 1879.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

UNITED STATES BRANCH OF THE BRITISH AMERICA ASSURANCE COMPANY, TORONTO, CANADA.

WILLIAM A. BEATTIE, *Manager, New England Department.*

Office, 8 Exchange Place, Boston.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$475,000 00	$524,625 00
Deposit state of Mississippi	15,000 00	15,000 00
Dominion government bonds	50,000 00	50,250 00
Canadian Bank of Commerce stock	24,000 00	27,600 00
Dominion Bank stock	10,000 00	11,500 00
Ontario Bank stock	11,800 00	8,378 00
Federal Bank stock	4,200 00	4,242 00
Canada Permanent Loan and Sav'gs Co. stock,	10,000 00	17,500 00
Hudson and Erie Sav'gs and Loan Soc'y stock,	25,000 00	32,500 00
	$625,000 00	$691,595 00

SUMMARY OF ASSETS DEC. 31, 1879.

Stocks, bonds, etc., as per schedule	$691,595 00	
Cash in the office of the company	29,359 75	
Cash deposited in Canadian B'k of Commerce,	30,163 89	
Interest due and accrued	11,633 00	
Premiums in course of collection (gross)	48,795 12	
Notes taken for marine and inland risks	4,860 43	
Office furniture	$3,250 00	
Gross Assets		$816,407 19
Deduct special deposits in other states		298,000 00
Balance		$518,407 19

LIABILITIES.

Losses claimed and reported	$75,803 52	
Losses disputed or resisted	2,500 00	
Unearned premiums on outstanding risks	263,841 07	
Commissions and brokerage	10,639 02	
Gross Liabilities	$352,783 61	
Deduct liabilities on special deposits	53,129 07	
		299,654 54
Surplus		$218,752 65

Income.

Cash received for fire premiums	$566,713 64	
Deduct re-insurance and return premiums	65,279 00	
Net cash received for fire premiums		$501,434 64
Cash received for marine and inland prems.	$25,495 59	
Deduct re-insurance and return premiums	2,744 90	
Net cash rec'd for marine and inland prems.		22,750 69
Unpaid premium notes received during year	$3,594 89	
Interest and dividends received from all sources		16,411 41
Gross Cash Income		$540,596 74

Expenditures.

Cash paid for fire losses	$303,519 43	
Deduct salvage and re-insurance	13,106 29	
Net cash paid for fire losses		$290,413 14
Cash paid for marine and inland losses	$20,875 03	
Deduct salvage and re-insurance	1,294 29	
Net cash paid for marine and inland losses		19,580 74
Cash paid for commissions and brokerage		97,990 48
for salaries of officers and employés		9,000 00
for state and local taxes		12,683 52
for incidentals		47,250 10
Gross Cash Expenditures		$476,917 98

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$41,255,903 00	$477,801 78
Fire risks written during 1879	55,022,472 00	492,443 94
Total	$96,278,375 00	$970,245 72
Deduct risks expired and terminated	49,657,587 00	450,216 63
In force at end of year	$46,620,788 00	$520,029 09
Deduct amount re-insured	854,858 00	9,007 82
Net amount in force	$45,765,930 00	$511,021 27
Marine risks outstanding Dec. 31, 1878	$195,450 00	$3,606 29
Marine risks written during 1879	6,280,402 00	24,537 17
Total	$6,475,852 00	$28,143 46
Deduct risks expired and terminated	6,261,102 00	24,338 02
In force at end of year	$214,750 00	$3,805 44

UNITED STATES BRANCH OF LA CAISSE GÉNÉRALE DES ASSURANCES, ETC., PARIS, FRANCE.

Resident Secretary, JULIEN LE CESNE.

Office, Western Union Building, New York.

SUMMARY OF ASSETS DEC. 31, 1879.

United States bonds	$451,162 50	
Cash in the office of the company	3,331 15	
Cash in hands of trustees	22,000 00	
Premiums in course of collection (gross)	65,481 20	
Re-insurance due	4,178 87	
Gross Assets		$546,153 72

LIABILITIES.

Losses adjusted, unpaid	$14,589 98	
claimed and reported	27,126 97	
disputed or resisted	19,139 05	
Total amount of losses	$60,856 00	
Less re-insurance	3,093 72	
Net amount of unpaid losses	$57,762 28	
Unearned premiums on outstanding risks	194,682 13	
Commissions and brokerage	19,644 36	
Gross Liabilities		272,088 77
Surplus		$274,064 95

INCOME.

Cash received for fire premiums	$495,930 04	
Deduct re-insurance and return premiums	88,661 81	
Net cash received for fire premiums		$407,268 23
Interest and dividends received from all sources		24,271 58
Received from home office	$140,000 00	
Gross Cash Income		$431,539 81

EXPENDITURES.

Cash paid for fire losses	$298,635 67	
Deduct salvage and re-insurance	28,755 28	
Net cash paid for fire losses		$269,880 39
Cash paid for commissions and brokerage		114,658 69
for salaries of officers and employés		30,257 95
for state and local taxes		6,620 54
for incidentals		40,994 23
Gross Cash Expenditures		$462,411 80

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$23,543,548 00	$299,107 27
Fire risks written during 1879	42,415,406 00	482,682 94
Total	$65,958,954 00	$781,790 21
Deduct risks expired and terminated	35,033,411 00	397,090 41
In force at end of year	$30,925,543 00	$384,699 80
Deduct amount re-insured	869,553 00	13,208 58
Net amount in force	$30,055,990 00	$371,491 22

UNITED STATES BRANCH OF THE COMMERCIAL UNION ASSURANCE COMPANY, LONDON, ENGLAND.

Resident Manager, Alfred Pell.

Office, No. 37 Wall Street, New York.

Summary of Assets Dec. 31, 1879.

United States bonds	$1,280,075 00	
Cash in the office of the company	2,027 46	
Cash deposited in various banks	191,772 63	
Interest due and accrued	3,426 00	
Premiums in course of collection (gross)	176,089 88	
Gross Assets		$1,653,390 97
Deduct special deposits in other states		249,687 50
Balance		$1,403,703 47

Liabilities.

Losses claimed and reported	$70,744 54	
Losses disputed or resisted	12,175 07	
Total amount of losses	$82,919 61	
Less re-insurance	1,250 00	
Net amount of unpaid losses	$81,669 61	
Unearned premiums on outstanding risks	780,300 37	
Commissions and brokerage	16,383 74	
Miscellaneous	2,734 23	
Gross Liabilities	$881,087 95	
Deduct liabilities on special deposits	35,764 02	
		845,323 93
Surplus		$558,379 54

Income.

Cash received for fire premiums	$1,440,817 28	
Deduct re-insurance and return premiums	222,716 76	
Net cash received for fire premiums		$1,218,100 52
Interest and dividends received from all sources		57,347 12
Income from all other sources		17,668 01
Gross Cash Income		$1,293,115 65

Expenditures.

Cash paid for fire losses	$774,528 86	
Deduct salvage and re-insurance	25,523 00	
Net cash paid for fire losses		$749,005 86
Cash paid for commissions and brokerage		201,457 60
for salaries of officers and employés		72,460 24
for state and local taxes		22,032 58
for incidentals		73,967 03
Gross Cash Expenditures		$1,118,923 31

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$98,453,932 00	$992,853 55
Fire risks written during 1879	160,782,375 00	1,440,817 28
Total	$259,236,307 00	$2,433,670 83
Deduct risks expired and terminated	94,126,188 00	895,156 74
In force at end of year	$165,110,119 00	$1,538,514 09
Deduct amount re-insured	3,154,521 00	39,512 65
Net amount in force	$161,955,598 00	$1,499,001 44

UNITED STATES BRANCH OF LA CONFIANCE FIRE INSURANCE COMPANY, PARIS, FRANCE.

Monrose & Mulville, *Managers*, *New York*.

Summary of Assets Dec. 31, 1879.

United States bonds	$532,510 00	
Cash deposited in bank	30,567 24	
Premiums in course of collection (gross)	23,556 88	
Gross Assets		$586,634 12
Deduct special deposits in other states		154,500 00
Balance		$432,134 12

Liabilities.

Losses adjusted, unpaid	$1,714 80	
Losses claimed and reported	19,555 42	
Unearned premiums on outstanding risks	111,568 23	
Commissions and brokerage	1,767 65	
Gross Liabilities	$134,606 10	
Deduct liabilities on special deposits	2,294 58	
		$132,311 52
Surplus		$299,822 60

Income.

Cash received for fire premiums	$268,986 23	
Deduct re-insurance and return premiums	43,163 52	
Net cash received for fire premiums		$225,822 71
Interest and dividends received from all sources		12,620 00
Gross Cash Income		$238,442 71

Expenditures.

Cash paid for fire losses	$33,054 96
for commissions and brokerage	60,903 67
for salaries of officers and employés	8,436 48
for state and local taxes	529 55
Gross Cash Expenditures	$102,924 66

Risks and Premiums.

		Premiums.
Fire risks written during 1879	$21,575,292 00	$236,656 27
Deduct risks expired and terminated	4,422,894 00	18,492 26
In force at end of year	$17,152,398 00	$218,164 01
Deduct amount re-insured	504,675 00	10,582 57
Net amount in force	$16,647,723 00	$207,581 44

UNITED STATES BRANCH OF THE GUARDIAN FIRE AND LIFE ASSURANCE COMPANY, LONDON, ENGLAND.

H. E. Bowers, *Manager.*

Office, No. 50 William Street, New York.

Summary of Assets, Dec. 31, 1879.

United States bonds	$769,600 00	
Cash deposited in various banks	51,229 86	
Interest due and accrued	8,700 00	
Premiums in course of collection (gross)	32,443 62	
Gross Assets		$861,973 48
Deduct special deposits in other states		129,062 50
Balance		$732,910 98

Liabilities.

Losses claimed and reported	$25,250 47	
Unearned premiums on outstanding risks	117,783 34	
Due and accrued for rent, salaries, etc.	667 97	
State and local taxes	1,210 71	
Commissions and brokerage	5,436 56	
Return premiums	1,523 27	
Gross Liabilities	$151,872 32	
Deduct liabilities on special deposits	12,319 40	
		139,552 92
Surplus		$593,358 06

Income.

Cash received for fire premiums	$274,907 28	
Deduct re-insurance and return premiums	74,541 09	
Net cash received for fire premiums		$200,366 19
Interest and dividends received from all sources		40,050 30
Gross Cash Income		$240,416 49

Expenditures.

Cash paid for fire losses		$152,131 28
for salaries of officers and employés		26,432 63
for state and local taxes		6,587 87
for incidentals		13,422 60
remitted to home office	$43,138 16	
Gross Cash Expenditures		$198,574 38

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$21,059,681 00	$173,546 53
Fire risks written during 1879	40,499,012 00	281,373 01
Total	$61,558,693 00	$454,919 54
Deduct risks expired and terminated	35,204,949 00	231,687 50
In force at end of year	$26,353,744 00	$223,232 04
Deduct amount re-insured	321,675 00	2,187 65
Net amount in force	$26,032,069 00	$221,044 39

UNITED STATES BRANCH OF THE HAMBURG-BREMEN FIRE INSURANCE COMPANY, HAMBURG, GERMANY.

Resident Manager, Sophus V. Dorrien.

Office, 178 Broadway, New York.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$600,000 00	$625,673 75

Securities held as collateral for cash loans : —

	Market value.	Loaned thereon.
United States bonds	$103,375 00	$100,000 00

Summary of Assets Dec. 31, 1879.

Stocks, bonds, etc., as per schedule	$625,673 75	
Loans on collateral security, as per schedule	100,000 00	
Cash deposited in various banks	23,325 64	
Premiums in course of collection (net)	31,409 29	
Gross Assets		$780,408 68
Deduct special deposits in other states		157,243 75
Balance		$623,164 93

Liabilities.

Losses claimed and reported	$40,315 00	
Less re-insurance	800 00	
Net amount of unpaid losses	$39,515 00	
Unearned premiums on outstanding risks	214,784 80	
Gross Liabilities	$254,299 80	
Deduct liabilities on special deposits	10,850 87	
		243,448 93
Surplus		$379,716 00

Income.

Cash received for fire premiums	$471,151 79	
Deduct re-insurance and return premiums	55,609 71	
Net cash received for fire premiums		$415,542 08
Interest and dividends received from all sources		25,730 50
Gross Cash Income		$441,272 58

Expenditures.

Cash paid for fire losses	$269,606 00
for commissions and brokerage	83,399 45
for salaries of officers and employés	19,698 35
for state and local taxes	9,159 05
for incidentals	25,428 34
Gross Cash Expenditures	$407,291 19

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$35,419,897 00	$387,444 12
Fire risks written during 1879	47,383,512 00	467,052 11
Total	$82,803,409 00	$854,496 23
Deduct risks expired and terminated	43,729,270 00	426,520 63
In force at end of year	$39,074,139 00	$427,975 60
Deduct amount re-insured	165,380 00	1,929 07
Net amount in force	$38,908,759 00	$426,046 53

UNITED STATES BRANCH OF THE HAMBURG-MAGDEBURG FIRE INSURANCE COMPANY, HAMBURG, GERMANY.

Justus Köhler, *Manager.*

Office, New York.

Summary of Assets Dec. 31, 1879.

Loans on mortgage of real estate (first liens)	$635 00	
United States bonds	395,715 00	
Cash in the office of the company	1,486 77	
Cash deposited in various banks	23,037 25	
Interest due and accrued	4 62	
Premiums in course of collection (gross)	28,510 76	
Notes taken for marine and inland risks	150 00	
Gross Assets		$449,539 40

Liabilities.

Losses adjusted, unpaid	$5,256 92	
claimed and reported	17,680 00	
disputed or resisted	8,000 00	
Unearned premiums on outstanding risks	112,156 44	
Commissions and brokerage	2,189 28	
Return premiums	49 87	
Gross Liabilities		$145,332 51
Surplus		$304,206 89

Income.

Cash received for fire premiums	$229,190 51	
Deduct re-insurance and return premiums	26,146 13	
Net cash received for fire premiums		$203,044 38
Unpaid premium notes rec'd during the year	$150 00	
Interest received on bonds and mortgages		84 00
Interest and dividends received from all other sources		14,302 69
Received from home office	$72,000 00	
Gross Cash Income		$217,431 07

Expenditures.

Cash paid for fire losses	$101,965 80	
Deduct salvage and re-insurance	2,344 59	
Net cash paid for fire losses		$99,621 21
Cash paid for commissions and brokerage		53,115 71
for salaries of officers and employés		2,338 67
for state and local taxes		3,727 26
for incidentals		24,508 16
Gross Cash Expenditures		$183,311 01

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$7,782,606 00	$94,225 38
Risks written during 1879	22,207,178 00	248,604 02
Total	$29,989,784 00	$342,829 40
Deduct risks expired and terminated	12,787,170 00	126,681 73
In force at end of year	$17,202,614 00	$216,147 67
Deduct amount re-insured	97,170 00	947 89
Net amount in force	$17,105,444 00	$215,199 78

UNITED STATES BRANCH OF THE IMPERIAL FIRE INSURANCE COMPANY, LONDON, ENGLAND.

Resident Manager, RICHARD D. ALLIGER.

Office, No. 33 Pine Street, New York.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$634,300 00	$655,910 00
Virginia state bonds	71,600 00	26,492 00
West Virginia state bonds	28,666 00	1,577 00
Tennessee state bonds	20,000 00	6,200 00
	$754,566 00	$690,179 00

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	$160,000 00	
Bonds, as per schedule	690,179 00	
Cash in the office of the company	175 00	
Cash deposited in various banks	27,835 00	
Premiums in course of collection (gross)	50,711 00	
Gross Assets		$928,900 00
Deduct special deposits in other states		246,882 00
Balance		$682,018 00

LIABILITIES.

Losses adjusted, unpaid	$250 00	
claimed and reported	23,068 00	
disputed or resisted	9,225 00	
Unearned premiums on outstanding risks	221,614 00	
Commissions and brokerage	7,607 00	
Gross Liabilities	$261,764 00	
Deduct liabilities on special deposits	16,748 00	
		245,016 00
Surplus		$437,002 00

INCOME.

Cash received for fire premiums	$471,977 00	
Deduct re-insurance and return premiums	62,657 00	
Net cash received for fire premiums		$409,320 00
Interest and dividends received from all sources		31,292 00
Income from rents		15,275 00
Gross Cash Income		$455,887 00

EXPENDITURES.

Cash paid for fire losses	$291,853 00	
Deduct salvage and re-insurance	540 00	
Net cash paid for fire losses		$291,313 00

Cash paid for commissions and brokerage	$69,359 00
for salaries of officers and employés	26,686 00
for state and local taxes	14,074 00
for incidentals	24,839 00
Gross Cash Expenditures	$426,271 00

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$35,287,671 00	$422,559 00
Fire risks written during 1879	48,637,171 00	471,946 00
Total	$83,924,842 00	$894,505 00
Deduct risks expired and terminated	43,919,203 00	450,215 00
In force at end of year	$40,005,639 00	$444,290 00
Deduct amount re-insured	61,812 00	1,099 00
Net amount in force	$39,943,827 00	$443,191 00

UNITED STATES BRANCH OF THE LANCASHIRE INSURANCE COMPANY, MANCHESTER, ENGLAND.

Resident Manager, Henry Robertson.

Office, No. 187 Broadway, New York.

Summary of Assets Dec. 31, 1879.

United States bonds	$807,018 75	
Cash deposited in Chatham National Bank	37,455 38	
Premiums in course of collection (net)	34,424 92	
Gross Assets		$878,899 05
Deduct special deposits in other states		192,650 00
Balance		$686,249 05

Liabilities.

Losses adjusted, unpaid	$29,830 49	
claimed and reported	17,928 65	
disputed or resisted	26,681 92	
Unearned premiums on outstanding risks	430,872 51	
State and local taxes	5,000 00	
Gross Liabilities	$510,313 57	
Deduct liabilities on special deposits	24,250 00	
		486,063 57
Surplus		$200,185 48

Income.

Cash received for fire premiums	$865,592 62	
Deduct re-insurance and return premiums	114,654 28	
Net cash received for fire premiums		$750,938 34
Gross Cash Income		$750,938 34

Expenditures.

Cash paid for fire losses	$510,853 75
for commissions and brokerage	119,594 19
for salaries and incidentals	101,507 18
for state and local taxes	18,669 25
Gross Cash Expenditures	$750,624 37

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$61,607,057 00	$723,666 38
Fire risks written during 1879	86,661,262 00	865,592 62
Total	$148,268,319 00	$1,589,259 00
Deduct risks expired and terminated	72,869,666 00	737,197 30
In force at end of year	$75,398,653 00	$852,061 70
Deduct amount re-insured	1,742,604 00	16,983 90
Net amount in force	$73,656,049 00	$835,077 80

UNITED STATES BRANCH OF THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIVERPOOL, ENG.

Resident Manager, James E. Pulsford.

Office, No. 45 William Street, New York.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$1,595,000 00	$1,722,400 00
Alabama state bonds	10,000 00	5,800 00
South Carolina state bonds	20,000 00	8,000 00
New York state bonds	45,000 00	54,000 00
Richmond city bonds	5,000 00	6,250 00
Mississippi pay warrants	20,000 00	20,000 00
	$1,695,000 00	$1,816,450 00

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$540,500 00
Loans on mortgage of real estate (first liens)	1,360,544 42
Stocks, bonds, etc., as per schedule	1,816,450 00
Loans on life policies	10,843 20
Cash in the office of the company	6,380 56
Cash deposited in various banks	290,842 59
Interest due and accrued	19,713 32

Premiums in course of collection (gross)	$302,799 00	
Notes taken for marine and inland risks	26,533 70	
Rents due and accrued	2,354 66	
Premiums more than 3 months due, $11,796 64		
Gross Assets		$4,376,961 45
Deduct special deposits in other states		276,275 00
Balance		$4,100,686 45

LIABILITIES.

Losses adjusted, unpaid, and reported	$296,547 54	
disputed or resisted	80,063 10	
Total amount of losses	$376,610 64	
Less re-insurance	17,952 58	
Net amount of unpaid losses	$358,658 06	
Unearned premiums on outstanding risks	1,749,548 41	
Reclaimable on perpetual fire policies	306,703 32	
Life and annuity reserve fund	115,426 59	
Commissions and brokerage	39,578 93	
Gross Liabilities	$2,569,915 31	
Deduct liabilities on special deposits	177,457 37	
		2,392,457 94
Surplus		$1,708,228 51

INCOME.

Cash received for fire premiums	$3,182,665 01	
Deduct re-insurance and return premiums	587,143 06	
Net cash received for fire premiums		$2,595,521 95
Interest received on bonds and mortgages		77,877 57
Interest and dividends received from all other sources		78,254 85
Income from rents		27,079 97
Deposits received for perpetual risks	$25,175 06	
Gross Cash Income		$2,778,734 34

EXPENDITURES.

Cash paid for fire losses	$1,933,549 55	
Deduct salvage and re-insurance	119,578 09	
Net cash paid for fire losses		$1,813,971 46
Cash paid for commissions and brokerage		431,805 51
for salaries of officers and employés		161,922 52
for state and local taxes		39,463 94
for incidentals		144,675 94
Deposits returned on perpetual fire risks	$31,196 64	
Gross Cash Expenditures		$2,591,839 37

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$301,654,382 00	$3,068,480 25
Fire risks written during 1879	438,085,677 00	3,182,665 01
Total	$739,740,059 00	$6,251,145 26
Deduct risks expired and terminated	345,679,209 00	2,659,897 87
In force at end of year	$394,060,850 00	$3,591,247 39
Deduct amount re-insured	22,673,036 00	170,416 29
Net amount in force	$371,387,814 00	$3,420,831 10
Perpetual risks in force	$8,982,577 00	

UNITED STATES BRRANCH OF THE LONDON ASSURANCE CORPORATION, LONDON, ENGLAND.

Resident Manager, B. Lockwood.

Office, No. 88 Wall Street, New York.

Summary of Assets Dec. 31, 1879.

United States bonds	$1,063,750 00	
Cash in the office of the company	3,488 33	
Cash deposited in various banks	62,213 56	
Premiums in course of collection (gross)	26,072 84	
Gross Assets		$1,155,524 73
Deduct special deposits in other states		239,343 75
Balance		$916,180 98

Liabilities.

Net amount of unpaid losses	$30,813 92	
Unearned premiums on outstanding risks	336,072 02	
Gross Liabilities	$366,885 94	
Deduct liabilities on special deposits	31,486 53	
		335,399 41
Surplus		$580,781 57

Income.

Cash received for fire premiums	$617,882 15	
Deduct re-insurance and return premiums	98,326 31	
Net cash received for fire premiums		$519,555 84
Interest and dividends received from all sources		42,750 00
Gross Cash Income		$562,305 84

Expenditures.

Cash paid for fire losses	$358,102 11	
Deduct salvage and re-insurance	18,159 73	
Net cash paid for fire losses		$339,942 38
Cash paid for commissions and brokerage		79,030 48
for salaries of officers and employés		23,425 73
for state and local taxes		18,264 31
for incidentals		49,876 90
remitted to home office	$32,703 82	
Gross Cash Expenditures		$510,539 80

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$60,394,682 00	$573,007 66
Fire risks written during 1879	70,858,353 00	519,555 84
Total	$131,253,035 00	$1,092,563 50
Deduct risks expired and terminated	60,157,628 00	441,974 46
In force at end of year	$71,095,407 00	$650,589 04

UNITED STATES BRANCH OF THE LONDON AND LANCASHIRE FIRE INSURANCE COMPANY, LIVERPOOL, ENG.

Managers of New England Branch, Foster & Scull.

Office, No. 53 Devonshire Street, Boston.

Summary of Assets Dec. 31, 1879.

United States bonds	$501,623 75	
Cash in the office of the company	1,902 88	
Cash deposited in various banks	21,191 11	
Interest due and accrued	2,850 00	
Premiums in course of collection (gross)	66,929 11	
Gross Assets		$594,496 85

Liabilities.

Losses adjusted, unpaid	$7,492 61	
Losses claimed and reported	45,811 79	
Unearned premiums on outstanding risks	219,228 26	
Due and accrued for rent, salaries, etc.	2,945 97	
State and local taxes	1,346 99	
Commissions and brokerage	9,154 40	
Return premiums	274 26	
Miscellaneous	147 53	
Gross Liabilities		286,401 81
Surplus		$308,095 04

Income.

Cash received for fire premiums	$465,706 13	
Deduct re-insurance and return premiums	44,351 58	
Net cash received for fire premiums		$421,354 55
Interest and dividends received from all sources		3,621 48
Income from all other sources		602 30
Gross Cash Income		$425,578 33

Expenditures.

Cash paid for fire losses	$104,134 47	
Deduct salvage and re-insurance	285 77	
Net cash paid for fire losses		$103,848 70
Cash paid for commissions and brokerage		49,470 62
for salaries of officers and employés		20,407 27
for state and local taxes		5,418 40
for incidentals		33,292 62
Gross Cash Expenditures		$212,437 61

Risks and Premiums.

		Premiums.
Fire risks written during 1879	$90,187,694 00	$523,708 33
Deduct risks expired and terminated	35,047,092 00	114,495 99
In force at end of year	$55,140,602 00	$409,212 34
Deduct amount re-insured	345,650 00	2,121 40
Net amount in force	$54,794,952 00	$407,090 94

UNITED STATES BRANCH OF THE MÉTROPOLE INSURANCE COMPANY, PARIS, FRANCE.

Resident Manager, John C. Paige.

Office, No. 7 Exchange Place, Boston.

Summary of Assets Dec. 31, 1879.

United States bonds	$206,000 00	
Cash in the office of the company	65 59	
Cash deposited in National Webster Bank	19,219 15	
Interest due and accrued	2,000 00	
Premiums in course of collection (gross)	25,906 55	
Gross Assets		$253,191 29

Liabilities.

Losses adjusted, unpaid	$575 00
Losses claimed and reported	5,000 00
Unearned premiums on outstanding risks	20,889 59

Due and accrued for rent, salaries, etc.	$2,729 26	
Commissions and brokerage	4,135 97	
Gross Liabilities		$33,329 82
Surplus		$219,861 47

INCOME.

Cash received for fire premiums	$16,576 45	
Deduct re-insurance and return premiums	442 31	
Net cash received for fire premiums		$16,134 14
Received from home office	$10,000 00	
Gross Cash Income		$16,134 14

EXPENDITURES.

Cash paid for commissions and brokerage	$3,643 92
for salaries of officers and employés	2,000 00
for state and local taxes	1,204 28
for incidentals	1 20
Gross Cash Expenditures	$6,849 40

RISKS AND PREMIUMS.

		Premiums.
Fire risks written during 1879	$3,986,185 00	$42,483 00
Deduct risks terminated	294,752 00	1,268 93
In force at end of year	$3,691,433 00	$41,214 07
Deduct amount re-insured	371,318 00	4,428 50
Net amount in force	$3,320,115 00	36,785 57

UNITED STATES BRANCH OF THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY, LONDON AND EDINBURGH, G.B.

Managers, CHARLES E. WHITE and SAMUEL P. BLAGDEN.

Office, No. 54 William Street, New York.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$1,340,000 00	$1,470,070 00
Illinois state bonds	3,000 00	3,000 00
Alabama state bonds	10,000 00	5,600 00
New York city and county bonds	49,000 00	61,250 00
South Carolina state bonds	11,500 00	9,775 00
Tennessee state bonds	26,000 00	7,800 00
Virginia state bonds	46,300 00	34,725 00
Virginia deferred certificates	18,666 67	1,306 67
	$1,504,466 67	$1,593,526 67

Summary of Assets Dec. 31, 1879.

Stocks, bonds, etc., as per schedule	$1,593,526 67	
Cash in the office of the company	125 38	
Cash deposited in various banks	132,003 38	
Premiums in course of collection (gross)	137,092 27	
Notes taken for marine and inland risks	1,850 61	
Gross Assets		$1,864,598 31
Deduct special deposits in other states		285,144 17
Balance		$1,579,454 14

Liabilities.

Losses adjusted, unpaid	$35,466 66	
claimed and reported	45,071 56	
disputed or resisted	24,752 48	
Unearned premiums on outstanding risks	749,789 92	
Gross Liabilities	$855,080 62	
Deduct liabilities on special deposits	67,650 37	
		787,430 25
Surplus		$792,023 89

Income.

Cash received for fire premiums	$1,271,865 10	
Deduct re-insurance and return premiums	116,938 69	
Net cash received for fire premiums		$1,154,926 41
Interest and dividends received from all sources		73,568 28
Gross Cash Income		$1,228,494 69

Expenditures.

Cash paid for fire losses	$699,980 70
for commissions and brokerage	155,297 69
for salaries of officers and employés	81,082 58
for state and local taxes	29,390 15
for incidentals	78,314 99
Gross Cash Expenditures	$1,044,066 11

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$129,386,401 00	$1,405,072 57
Fire risks written during 1879	159,643,735 00	1,271,865 10
Total	$289,030,136 00	$2,676,937 67
Deduct risks expired and terminated	138,354,964 00	1,200,342 73
In force at end of year	$150,675,172 00	$1,476,594 94

UNITED STATES BRANCH OF THE NORTHERN ASSURANCE COMPANY, LONDON, ENGLAND.

Resident Manager, RICHARD D. ALLIGER.

Office, No. 33 Pine Street, New York.

SUMMARY OF ASSETS DEC. 31, 1879.

United States bonds	$676,125 00	
Cash in the office of the company	175 00	
Cash deposited in various banks	27,835 00	
Premiums in course of collection (gross)	50,711 00	
Gross Assets		$754,846 00
Deduct special deposits in other states		243,475 00
Balance		$511,371 00

LIABILITIES.

Losses adjusted; unpaid	$250 00	
claimed and reported	23,068 00	
disputed or resisted	4,732 00	
Unearned premiums on outstanding risks	220,652 00	
Commissions and brokerage	7,607 00	
Gross Liabilities	$256,309 00	
Deduct liabilities on special deposits	16,748 00	
		239,561 00
Surplus		$271,810 00

INCOME.

Cash received for fire premiums	$471,946 00	
Deduct re-insurance and return premiums	62,564 00	
Net cash received for fire premiums		$409,382 00
Interest and dividends received from all sources		29,153 00
Gross Cash Income		$438,535 00

EXPENDITURES.

Cash paid for fire losses	$290,866 00	
Deduct salvage and re-insurance	540 00	
Net cash paid for fire losses		$290,326 00
Cash paid for commissions and brokerage		69,359 00
for salaries of officers and employés		26,686 00
for state and local taxes		14,074 00
for incidentals		22,719 00
Gross Cash Expenditures		$423,164 00

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$33,965,764 00	$403,581 00
Fire risks written during 1879	48,637,171 00	471,946 00
Total	$82,602,935 00	$875,527 00
Deduct risks expired and terminated	43,292,174 00	440,857 00
In force at end of year	$39,310,761 00	$434,670 00
Deduct amount re-insured	61,812 00	1,099 00
Net amount in force	$39,248,949 00	$433,571 00

UNITED STATES BRANCH OF THE NORTH GERMAN FIRE INSURANCE COMPANY, HAMBURG, GERMANY.

Resident Manager, CLEMENS KUHL.

Office, No. 202 Broadway, New York.

SUMMARY OF ASSETS DEC. 31, 1879.

United States bonds	$344,781 25	
Cash in the office of the company	194 96	
Cash deposited in various banks	26,192 26	
Premiums in course of collection (net)	20,261 63	
Gross Assets		$391,430 10
Deduct special deposits in other states		20,718 75
Balance		$370,711 35

LIABILITIES.

Losses adjusted, unpaid	$949 21	
Losses claimed and reported	24,350 00	
Unearned premiums on outstanding risks	114,878 44	
Gross Liabilities	$140,177 65	
Deduct liabilities on special deposits	1,322 03	
		138,855 62
Surplus		$231,855 73

INCOME.

Cash received for fire premiums	$288,010 27	
Deduct re-insurance and return premiums	50,537 78	
Net cash received for fire premiums		$237,472 49
Interest and dividends received from all sources		13,590 00
Received from home office	$65,000 00	
Gross Cash Income		$251,062 49

EXPENDITURES.

Cash paid for fire losses	$189,870 20	
Deduct salvage and re-insurance	9,899 93	
Net cash paid for fire losses		$179,970 27
Cash paid for commissions and brokerage		47,441 41
for salaries of officers and employés		18,161 03
for state and local taxes		7,720 79
for incidentals		23,208 50
Gross Cash Expenditures		$276,502 00

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$13,121,365 00	$149,203 95
Fire risks written during 1879	25,496,462 00	283,772 82
Total	$38,617,827 00	$432,976 77
Deduct risks expired and terminated	19,989,059 00	203,361 25
In force at end of year	$18,628,768 00	$229,615 52
Deduct amount re-insured	365,817 00	4,055 16
Net amount in force	$18,262,951 00	$225,560 36

UNITED STATES BRANCH OF THE NORWICH UNION FIRE INSURANCE SOCIETY, NORWICH, ENGLAND.

Resident Manager, J. MONTGOMERY HARE.

Office, No. 61 Wall Street, New York.

SUMMARY OF ASSETS DEC. 31, 1879.

United States bonds	$490,437 50	
Cash in the office of the company	5 07	
Cash deposited in various banks	60,220 03	
Premiums in course of collection (net)	24,038 48	
Gross Assets		$574,701 08

LIABILITIES.

Losses adjusted, unpaid	$6,470 18	
Losses claimed and reported	2,500 00	
Unearned premiums on outstanding risks	89,653 70	
Due and accrued for rent, salaries, etc.	416 67	
Gross Liabilities		99,040 55
Surplus		$475,660 53

INCOME.

Cash received for fire premiums	$201,174 11	
Deduct re-insurance and return premiums	20,818 27	
Net cash received for fire premiums		$180,355 84
Interest and dividends received from all sources		9,409 37
Gross Cash Income		$189,765 21

EXPENDITURES.

Cash paid for fire losses	$26,162 42	
Deduct salvage and re-insurance	37 00	
Net cash paid for fire losses		$26,125 42
Cash paid for commissions and brokerage		29,671 50
for salaries of officers and employés		13,033 03
for state and local taxes		3,141 91
for incidentals		14,373 21
Gross Cash Expenditures		$86,345 07

RISKS AND PREMIUMS.

		Premiums.
Fire risks written during 1879	$26,497,591 00	$184,895 78
Deduct risks expired and terminated	5,088,328 00	10,891 02
In force at end of year	$21,409,263 00	$174,004 76
Deduct amount re-insured	1,265,245 00	2,840 98
Net amount in force	$20,144,018 00	$171,163 78

UNITED STATES BRANCH OF THE PHŒNIX ASSURANCE COMPANY, LONDON, ENGLAND.

Attorney, ALEXANDER D. IRVING.

Office, No. 54 William Street, New York.

SUMMARY OF ASSETS DEC. 31, 1879.

United States bonds	$412,500 00	
Cash deposited in various banks	14,636 59	
Interest due and accrued	7,000 00	
Premiums in course of collection (gross)	17,606 06	
Gross Assets		$451,742 65
Deduct special deposits in other states		103,125 00
Balance		$348,617 65

LIABILITIES.

Losses claimed and reported	$5,026 26	
Unearned premiums on outstanding risks	33,207 43	
State and local taxes	79 00	
Commissions and brokerage	3,786 01	
Return premiums, etc.	211 54	
Gross Liabilities	$42,310 24	
Deduct liabilities on special deposits	898 30	
		41,411 94
Surplus		$307,205 71

Income.

Cash received for fire premiums	$14,141 92	
Deduct re-insurance and return premiums	5,328 96	
Net cash received for fire premiums		$38,812 96
Interest and dividends received from all sources		7,000 00
Gross Cash Income		$45,812 96

Expenditures.

Cash paid for fire losses	$6,755 92
for commissions and brokerage	5,432 00
for salaries of officers and employés	2,664 85
for state and local taxes	1,564 68
for incidentals	7,758 92
Gross Cash Expenditures	$24,176 37

Risks and Premiums.

		Premiums.
Fire risks written during 1879	$9,787,349 00	$64,329 77
Deduct risks expired and terminated	956,386 00	1,187 85
In force at end of year	$8,830,963 00	$63,141 92
Deduct amount re-insured	178,716 00	828 05
Net amount in force	$8,652,247 00	$62,313 87

UNITED STATES BRANCH OF THE QUEEN INSURANCE COMPANY, LIVERPOOL, ENGLAND.

Manager, William H. Ross.

Office, No. 37 Wall Street, New York.

Summary of Assets Dec 31, 1879.

Cash value of unencumbered real estate	$299,737 31	
United States bonds	1,189,412 50	
Cash deposited in various banks	116,860 34	
Premiums in course of collection (net)	24,733 81	
Rents accrued	3,783 33	
Special deposit in Pennsylvania	500 00	
Gross Assets		$1,635,027 29
Deduct special deposits in other states		243,737 50
Balance		$1,391,289 79

Liabilities.

Losses claimed and reported	$90,614 09	
Losses disputed or resisted	22,067 00	
Total amount of losses	$112,681 09	
Less re-insurance	15,241 80	
Net amount of unpaid losses	$97,439 29	
Unearned premiums on outstanding risks	565,081 67	
Gross Liabilities	$662,520 96	
Deduct liabilities on special deposits	35,769 00	
		$626,751 96
Surplus		$764,537 83

Income.

Cash received for fire premiums	$1,039,064 40	
Deduct re-insurance and return premiums	116,133 94	
Net cash received for fire premiums		$922,930 46
Interest and dividends received from all sources		63,164 93
Income from rents		19,805 31
Gross Cash Income		$1,005,900 70

Expenditures.

Cash paid for fire losses	$585,019 85	
Deduct salvage and re-insurance	18,857 28	
Net cash paid for fire losses		$566,162 57
Cash paid for commissions and brokerage		158,747 17
for salaries of officers and employés		41,363 21
for state and local taxes		24,255 35
for incidentals		55,464 99
Gross Cash Expenditures		$845,993 29

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$92,630,994 00	$1,028,257 19
Fire risks written during 1879	117,400,072 00	1,054,493 25
Total	$210,031,066 00	$2,082,750 44
Deduct risks expired and terminated	96,602,936 00	971,436 96
In force at end of year	$113,428,130 00	$1,111,313 48
Deduct amount re-insured	330,794 00	5,880 52
Net amount in force	$113,097,336 00	$1,105,432 96

UNITED STATES BRANCH OF THE COMPAGNIE DE RÉASSURANCES GÉNÉRALES, PARIS, FRANCE.*

Manager, JOHN C. PAIGE.

Office, No. 7 Exchange Place, Boston.

SUMMARY OF ASSETS DEC. 31, 1879.

United States bonds	$309,000 00	
Cash deposited in Atlas National Bank	10,000 00	
Interest due and accrued	3,000 00	
Premiums in course of collection (gross)	4,704 36	
Gross Assets		$326,704 36

LIABILITIES.

Unearned premiums on outstanding risks	$2,368 50	
Due and accrued for rent, salaries, etc.	224 08	
State and local taxes	108 65	
Commissions and brokerage	1,022 57	
Gross Liabilities		3,723 80
Surplus		$322,980 56

INCOME.

Cash received from home office	$10,000 00
Total Income	$10,000 00

RISKS AND PREMIUMS.

		Premiums.
Fire risks written during 1879	$429,158 00	$4,704 36
Deduct risks expired and terminated	8,900 00	35 83
Net amount in force	$420,258 00	$4,668 53

UNITED STATES BRANCH OF THE ROYAL INSURANCE COMPANY, LIVERPOOL, ENGLAND.

Managers of New England Branch, FOSTER AND SCULL.

Office, No. 53 Devonshire Street, Boston.

SUMMARY OF ASSETS DEC. 31, 1879.

United States bonds	$2,318,411 25
Cash deposited in various banks	170,071 62
Interest due and accrued	53,600 00
Premiums in course of collection (gross)	158,911 73

* Admitted Nov. 18, 1879.

Notes taken for marine and inland risks	$600 00	
Re-insurance due	2,359 41	
Gross Assets		$2,703,954 01
Deduct special deposits in other states		292,875 00
Balance		$2,411,079 01

LIABILITIES.

Losses adjusted, unpaid	$7,876 43	
claimed and reported	99,318 82	
disputed or resisted	11,211 50	
Unearned premiums on outstanding risks	1,176,956 57	
Reclaimable on perpetual fire policies	21,923 67	
Life and annuity reserve fund	121,550 00	
Commissions and brokerage	26,298 22	
Miscellaneous	13,873 75	
Gross Liabilities	$1,479,008 96	
Deduct liabilities on special deposits	158,973 56	
		1,320,035 40
Surplus		$1,091,043 61

INCOME.

Cash received for fire premiums	$1,835,653 97	
Deduct re-insurance and return premiums	242,132 72	
Net cash received for fire premiums		$1,593,521 25
Interest and dividends received from all sources		111,543 94
Gross Cash Income		$1,705,065 19

EXPENDITURES.

Cash paid for fire losses	$1,083,063 90	
Deduct salvage and re-insurance	104,473 46	
Net cash paid for fire losses		$978,590 44
Cash paid for commissions and brokerage		295,750 79
for salaries of officers and employés		107,807 03
for state and local taxes		34,342 15
for incidentals		71,633 80
Gross Cash Expenditures		$1,488,124 21

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$202,691,483 00	$2,178,585 33
Fire risks written during 1879	219,203,288 00	1,807,288 14
Total	$421,894,771 00	$3,985,873 47
Deduct risks expired and terminated	182,136,167 00	1,605,143 44
In force at end of year	$239,758,604 00	$2,380,730 03
Deduct amount re-insured	11,114,535 00	110,459 81
Net amount in force	$228,644,069 00	$2,270,270 22
Perpetual risks in force	$749,203 00	

UNITED STATES BRANCH OF THE SCOTTISH COMMERCIAL INSURANCE COMPANY, GLASGOW, SCOTLAND.

Resident Manager, E. W. Crowell.

Office, No. 40 Pine Street, New York.

Summary of Assets Dec. 31, 1879.

United States bonds	$684,748 75	
Cash in the office of the company	1,434 46	
Cash deposited in various banks	14,354 33	
Premiums in course of collection (net)	43,787 19	
Premiums more than 3 months due, $1,587 18		
Gross Assets		$744,324 73
Deduct special deposits in other states		166,912 50
Balance		$577,412 23

Liabilities.

Losses adjusted, unpaid	$58 00	
claimed and reported	19,827 10	
disputed or resisted	24,866 66	
Total amount of losses	$44,751 76	
Less re-insurance	500 00	
Net amount of unpaid losses	$44,251 76	
Unearned premiums on outstanding risks	314,616 70	
Gross Liabilities	$358,868 46	
Deduct liabilities on special deposits	42,425 45	
		316,443 01
Surplus		$260,969 22

Income.

Cash received for fire premiums	$602,453 60	
Deduct re-insurance and return premiums	80,850 16	
Net cash received for fire premiums		$521,603 44
Interest and dividends received from all sources		28,480 85
Received from home office $145,162 86		
Gross Cash Income		$550,084 29

Expenditures.

Cash paid for fire losses	$405,642 05	
Deduct salvage and re-insurance	15,489 46	
Net cash paid for fire losses		$390,152 59
Cash paid for commissions and brokerage		86,962 95
for salaries of officers and employés		41,818 54
for state and local taxes		20,141 35
for incidentals		42,215 13
Gross Cash Expenditures		$581,290 56

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$62,631,353 00	$647,094 35
Fire risks written during 1879	62,879,733 00	602,453 60
Total	$125,511,086 00	$1,249,547 95
Deduct risks expired and terminated	64,037,161 00	592,277 62
In force at end of year	$61,473,925 00	$657,270 33
Deduct amount re-insured	2,418,195 00	24,181 95
Net amount in force	$59,055,730 00	$633,088 38

UNITED STATES BRANCH OF THE TRANSATLANTIC FIRE INSURANCE COMPANY, HAMBURG, GERMANY.

Resident Manager, Henry Honig.

Office, New York.

Summary of Assets Dec. 31, 1879.

United States bonds	$403,162 50	
Cash in the office of the company	1,178 86	
Cash deposited in Bank of New York	17,628 00	
Premiums in course of collection (gross)	8,254 01	
Gross Assets		$430,223 37
Deduct special deposits in other states		103,375 00
Balance		$326,848 37

Liabilities.

Net amount of unpaid losses	$25,774 90	
Unearned premiums on outstanding risks	89,956 30	
Commissions and brokerage	1,382 02	
Gross Liabilities	$117,113 22	
Deduct liabilities on special deposits	5,199 23	
		111,913 99
Surplus		$214,934 38

Income.

Cash received for fire premiums	$196,426 98	
Deduct re-insurance and return premiums	22,297 00	
Net cash received for fire premiums		$174,129 98
Interest and dividends received from all sources		15,897 25
Income from all other sources		163 12
Received from home office	$40,543 75	
Gross Cash Income		$190,190 35

Expenditures.

Cash paid for fire losses	$155,139 71
for commissions and brokerage	29,819 95
for salaries of officers and employés	23,112 13
for state and local taxes	2,410 73
for incidentals	13,471 21
Gross Cash Expenditures	$223,953 73

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$11,404,917 00	$149,861 65
Fire risks written during 1879	17,658,551 00	193,422 98
Total	$29,063,468 00	$343,284 63
Deduct risks expired and terminated	13,703,810 00	166,129 54
In force at end of year	$15,359,658 00	$177,155 09
Deduct amount re-insured	12,200 00	85 25
Net amount in force	$15,347,458 00	$177,069 84

UNITED STATES BRANCH OF THE WESTERN ASSURANCE COMPANY, TORONTO, CANADA.

New England Agent, George O. Carpenter.

Office, No. 1 Merchants' Exchange, Boston.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$466,000 00	$494,420 00
Georgia state bonds	25,000 00	25,625 00
Mississippi deposit	15,000 00	15,000 00
	$506,000 00	$535,045 00

Summary of Assets Dec. 31, 1879.

Bonds, etc., as per schedule	$535,045 00	
Cash deposited in various banks	80,291 56	
Premiums in course of collection (gross)	57,672 89	
Notes taken for marine and inland risks	7,694 09	
Gross Assets		$680,703 54
Deduct special deposits in other states		307,825 00
Balance		$372,878 54

Liabilities.

Losses adjusted, unpaid	$49,376 09	
Losses disputed or resisted	3,625 00	
Unearned premiums on outstanding risks	262,878 24	
Commissions and brokerage	14,418 22	
Gross Liabilities	$330,297 55	
Deduct liabilities on special deposits	120,874 49	
		$209,423 06
Surplus		$163,455 48

Income.

Cash received for fire premiums	$594,619 92	
Deduct re-insurance and return premiums	78,763 05	
Net cash received for fire premiums		$515,856 87
Cash rec'd for marine and inland premiums	$17,357 87	
Deduct re-insurance and return premiums	1,863 94	
Net cash rec'd for marine and inland prems.		15,493 93
Unpaid premium notes rec'd during the year	$8,469 09	
Interest and dividends received from all sources		30,456 63
Gross Cash Income		$561,807 43

Expenditures.

Cash paid for fire losses	$330,600 94	
Deduct salvage and re-insurance	16,160 72	
Net cash paid for fire losses		$314,440 22
Cash paid for marine and inland losses	$8,844 07	
Deduct salvage and re-insurance	2,306 76	
Net cash paid for marine and inland losses		6,537 31
Cash paid for commissions and brokerage		105,890 89
for salaries and incidentals		37,714 42
for state and local taxes		14,478 90
Gross Cash Expenditures		$479,061 74

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$42,978,704 00	$436,878 37
Fire risks written during 1879	50,574,924 00	594,619 92
Total	$93,553,628 00	$1,031,498 29
Deduct risks expired and terminated	52,681,964 00	499,434 78
In force at end of year	$40,871,664 00	$532,063 51
Deduct amount re-insured	1,308,746 00	18,634 25
Net amount in force	$39,562,918 00	$513,429 26

Marine risks outstanding Dec. 31, 1878 . .	$65,250 00	$3,418 25
Marine risks written during 1879 . .	6,566,565 00	18,008 77
Total	$6,631,815 00	$21,427 02
Deduct risks expired and terminated .	6,615,315 00	20,576 02
In force at end of year . . .	$16,500 00	$851 00

AGGREGATE.

Gross present Assets*		$20,730,902 00
Gross present Liabilities†		$9,750,974 00
Income.		
Net cash received for fire premiums		$13,633,394 00
Net cash received for marine premiums		38,245 00
Unpaid premium notes	$12,214 00	
Interest received from all sources		806,877 00
Income from all other sources		80,594 00
Total Income		$14,559,110 00
Expenditures.		
Net cash paid for fire losses		$8,531,285 00
Net cash paid for marine losses		26,118 00
Cash paid for commissions and brokerage		2,348,803 00
for salaries of officers and employés		898,016 00
for state and local taxes		309,955 00
for all other items		807,415 00
Total Expenditures		$12,921,592 00
Risks and Premiums.		
Fire risks written during the year		$1,866,509,623 00
Premiums thereon		15,789,372 00
Marine risks written during the year		12,846,967 00
Premiums thereon		42,546 00
Fire risks terminated		1,449,780,868 00
Marine risks terminated		12,876,417 00
Fire risks outstanding at end of year		1,643,780,783 00
Marine risks outstanding at end of year		231,250 00

* Immediately available for the payment of losses in this state.

† Not including liabilities in states wherein special deposits have been made.

FOREIGN FIRE INSURANCE COMPANIES.

Detailed Statements of Assets and Liabilities of Canadian Companies for the Year ending Dec. 31, 1879, and of the European Companies for the Year ending Dec. 31, 1878, with Abstract of Annual Statements.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

BRITISH AMERICA ASSURANCE COMPANY, TORONTO, CANADA.

[Incorporated 1833. Commenced business 1833.]

PAID-UP CAPITAL, $500,000.

P. PATERSON, *Governor.* *Manager*, F. A. BALL.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$475,000 00	$524,625 00
Dominion government bonds	50,000 00	50,250 00
Canada bonds, 4s	8,760 00	8,439 40
Toronto city debentures	24,000 00	24,460 00
Hamilton city debentures	6,540 00	5,832 00
Sarnia town debentures	4,000 00	4,000 00
Yorkville village debentures	1,000 00	1,000 00
Pt. Perry village debentures	11,000 00	9,900 00
Middlesex county debentures	20,000 00	20,400 00
West Gwillimbury county debentures	615 00	615 00
Canadian Bank of Commerce stock	24,000 00	27,600 00
Dominion Bank stock	10,000 00	11,500 00
Ontario Bank stock	11,800 00	8,378 00
Hamilton Bank stock	3,500 00	3,465 00
Federal Bank stock	4,200 00	4,242 00
Toronto Bank stock	10,000 00	12,250 00
Canada Permanent Loan and Savings Co.	19,500 00	34,125 00
Imperial Loan and Investment Company	5,000 00	5,250 00
Farmers' Loan and Savings Company	1,600 00	1,791 00
Freehold Loan and Savings Company	15,120 00	21,924 00
Ontario Savings and Investment Society	5,000 00	6,500 00
Western Canada Loan and Savings Company	6,200 00	9,114 00
Huron and Erie Saving and Loan Society	40,950 00	53,235 00
Canada Landed Credit Company	2,820 00	3,666 00
Mississippi state deposit	15,000 00	15,000 00
	$775,605 00	$867,561 40

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$112,790 09	
Loans on mortgage of real estate (first liens)	21,945 00	
Interest due or accrued thereon	2,095 27	
Stocks, bonds, etc , as per schedule	867,561 40	
Cash in the office of the company	50,837 10	
Cash deposited in various banks	70,061 96	
Interest due and accrued	14,503 11	
Premiums in course of collection (gross)	137,469 59	
Notes taken for marine and inland risks	50,581 74	
Salvage on losses paid	8,873 85	
Rents due and accrued	767 22	
Office furniture	$6,422 21	
Gross Assets		$1,337,486 33

Liabilities.

Losses claimed and reported	$150,643 65	
Losses disputed or resisted	2,500 00	
Total amount of losses	$153,143 65	
Less re-insurance	5,250 00	
Net amount of unpaid losses	$147,893 65	
Unearned premiums on outstanding risks	449,709 96	
Dividends to stockholders unpaid	26,591 83	
Commissions and brokerage	26,353 34	
Re-insurance due	1,739 84	
Gross Liabilities, except Capital		652,288 62
Surplus as regards policy-holders		$685,197 71
Paid-up Capital		500,000 00
Surplus over Capital		$185,197 71

Income.

Cash received for fire premiums	$825,090 72	
Deduct re-insurance and return premiums	92,765 89	
Net cash received for fire premiums		$732,324 83
Cash received for marine and inland prems.	$151,340 48	
Deduct re-insurance and return premiums	39,586 51	
Net cash rec'd for marine and inland prems.		111,753 97
Unpaid premium notes rec'd during the year	$14,538 41	
Interest received on bonds and mortgages		1,689 49
Interest and dividends received from all other sources		38,633 95
Income from rents		3,779 10
Gross Cash Income		$888,181 34

Expenditures.

Cash paid for fire losses	$431,178 69	
Deduct salvage and re-insurance	17,588 83	
Net cash paid for fire losses		$413,589 86
Cash paid for marine and inland losses	$107,292 76	
Deduct salvage and re-insurance	30,062 61	
Net cash paid for marine and inland losses		77,230 15
Cash dividends paid		49,920 74
Cash paid for commissions and brokerage		141,090 07
for salaries of officers and employés		33,405 84
for state and local taxes		12,683 52
for incidentals		57,264 39
Gross Cash Expenditures		$785,184 57

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$65,874,505 00	$706,304 95
Fire risks written during 1879	99,974,999 00	811,961 43
Total	$165,849,504 00	$1,518,266 38
Deduct risks expired and terminated	78,136,544 00	682,515 03
In force at end of year	$87,712,960 00	$835,751 35
Deduct amount re-insured	2,186,088 00	29,880 17
Net amount in force	$85,526,872 00	$805,871 18
Marine risks outstanding Dec. 31, 1878	$581,630 00	$32,695 70
Marine risks written during 1879	17,745,080 00	152,593 47
Total	$18,326,710 00	$185,289 17
Deduct risks expired and terminated	17,585,172 00	141,377 61
In force at end of year	$741,538 00	$43,911 56
Deduct amount re-insured	27,300 00	1,107 47
Net amount in force	$714,238 00	$42,804 09

Miscellaneous.

Premiums received from organization of company	$7,933,114 72
Losses paid from organization of company	4,910,353 29
Cash dividends declared from organization of company	610,807 28
Dividends declared during the year (10 per cent)	50,000 00
Losses incurred during the year	569,448 80
Company's stock owned by directors	70,750 00

CAISSE GÉNÉRALE DES ASSURANCES AGRICOLES, PARIS, FRANCE.

[Incorporated Dec. 30, 1858. Commenced business Dec. 30, 1858.]

PAID-UP CAPITAL, $1,680,000.

CHARLES LE CESNE, *President.* *Secretary*, A. B. DE CHAUVIGNÉ.

Office, No. 28 and 30 Rue de Grammont, Paris.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$349,000 00	$382,901 29
Italian government loan	–	14,976 32
Company's bonds redeemed	–	8,942 00
		$406,819 61

SUMMARY OF ASSETS DEC. 31, 1878.

Stocks, bonds, etc., as per schedule		$406,819 61
Cash in the office of the company		1,252 96
Cash deposited in various banks and agencies		45,958 74
Interest due and accrued		12,000 20
Premiums in course of collection (gross)		308,069 84
Bills receivable		14,963 31
Rents discounted		4,524 66
Government tax stamps		14,900 33
Advanced on judgments		5,664 89
Deferred premiums on policies of various periods, but not exceeding 10 years, called the company's portfolio	$4,230,772 67	
Less amount re-insured	829,193 68	
		3,401,578 99
Commissions due from re-insuring companies on the above (25 per cent)		207,298 42
Annual proportion of recuperated commissions on cancellations		252,152 60
Due from other companies for re-insurance		116,499 53
Suspense account		19,728 86
Office furniture and supplies		16,477 10
Gross Assets		$4,827,889 94

LIABILITIES.

Losses adjusted, unpaid	$50,174 69
Losses claimed and reported	115,039 94
Total amount of losses	$165,214 63
Less re-insurance	38,209 98
Net amount of unpaid losses	$127,001 65

Unearned premiums on outstanding risks,	$2,171,857 07	
Unpaid scrip ordered to be redeemed	226,950 00	
Gross Liabilities, except Capital		$2,525,811 72
Surplus as regards policy-holders		$2,302,078 22
Paid-up Capital		1,680,000 00
Surplus over Capital		$622,078 22

Income.

Cash received for fire premiums	$1,432,268 08	
Deduct re-insurance and return premiums	298,749 88	
Net cash received for fire premiums		$1,133,518 20
Interest and dividends received from all sources		24,276 86
Gross Cash Income		$1,157,795 06

Expenditures.

Cash paid for fire losses	$724,691 34	
Deduct salvage and re-insurance	125,793 62	
Net cash paid for fire losses		$598,897 72
Cash paid for redemption of scrip		17,550 00
for commissions and brokerage		341,716 47
for salaries of officers and employés		92,346 29
for state and local taxes		23,468 56
Gross Cash Expenditures		$1,073,979 04

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877,	$4,007,331,434 00	$4,085,834 48
Fire risks written during 1878	1,144,204,789 00	1,577,206 26
Total	$5,151,536,223 00	$5,663,040 74
Deduct risks expired and terminated	898,778,632 00	1,432,268 08
In force at end of year	$4,252,757,591 00	$4,230,772 66
Deduct amount re-insured	207,338,445 00	829,193 68
Net amount in force	$4,045,419,146 00	$3,401,578 98

Miscellaneous.

Losses paid from organization of company	$5,386,037 07
Fire losses incurred during the year	724,961 24

COMMERCIAL UNION ASSURANCE COMPANY, LONDON, ENGLAND.

[Incorporated Sept. 28, 1861. Commenced business Oct. 1, 1861.]

PAID-UP CAPITAL, $1,250,000.

ALEXANDER SIM, *Chairman.* *Secretary*, S. STANLEY BROWN.

Office, Nos. 19 and 20 Cornhill, London.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Cost value.
Consols	$46,357 35
New 3 per cents	183,214 16
Reduced 3 per cents	92,537 51
New Zealand government bonds	74,906 25
Canada Dominion loan	51,928 12
Canada Dominion stock	50,150 00
India government paper	3,958 34
United States bonds	1,268,867 17
Brazilian government stock	8,269 92
Belgian rentes	50,077 85
Swedish loan, 1876	48,144 16
French treasury bonds	100,937 02
Scinde, Delhi, and Punjaub Railway	86,570 43
Great Indian Peninsular Railway	29,385 79
Philadelphia and Reading Railroad bonds	13,612 50
Pittsburg and Connesville Railroad bonds	6,768 86
Alleghany Valley Railroad bonds	14,151 25
Paris, Lyons, and Mediterranean Railroad bonds	53,116 37
Trust and Loan Company of Canada debentures	25,000 00
Odessa water works bonds	25,000 00
City of Wellington debenture bonds	127,218 76
New Zealand Loan Company bonds	100,000 00
Sheffield corporation debentures	75,000 00
Oamara water works debentures	51,862 50
Kew and other bridges bonds	76,969 60
London and North-Western ordinary stock	36,682 90
London and North-Western preferred stock	9,000 00
North-Eastern consols	101,250 00
North-Eastern preferred stock	10,725 00
Manchester, Sheffield, and Lincoln Railroad stock	56,670 39
North British consolidated preferred stock	23,993 29
North British convertible preferred stock	30,425 68
Great Northern preferred stock	10,396 08
Southwark and Vauxhall Water Company shares	50,000 00
Gas-Light and Coke Company stock	24,893 76
	$3,018,041 01

Securities held as collateral for cash loans: —

	Loaned thereon.
Orel Vitebsk Railway bonds	$15,000 00
Loaned on mortgages, reversions, etc.	322,358 16
Loaned on personal security	93,181 37
	$430,539 53

Summary of Assets Dec. 31, 1878.

Cash value of unencumbered real estate	$524,067 47	
Loans on mortgage of real estate (first liens)	873,368 45	
Interest due or accrued thereon	1,835 93	
Stocks, bonds, etc., as per schedule	3,018,041 01	
Loans on collateral security, as per schedule	430,539 53	
Cash in the office of the company	691 22	
Cash deposited in various banks	397,065 69	
Interest due and accrued	4,175 91	
Premiums in course of collection (gross)	690,663 91	
Notes taken for marine and inland risks	144,177 86	
Re-insurance due from other companies	15,235 88	
Stamps on hand	2,928 78	
Suspense account	2,856 80	
Office furniture and fixtures	10,150 78	
Assets of Life Department	2,952,903 33	
Gross Assets		$9,068,702 55

Liabilities.

Net amount of unpaid losses	$324,515 00	
Unearned premiums on outstanding risks	1,463,805 47	
Life and annuity reserve fund	2,952,903 33	
Dividends to stockholders unpaid	248 76	
Commissions and brokerage	24,004 02	
Surveys	63 00	
Fire deposits, bills payable	12,755 94	
Gross Liabilities, except Capital		4,778,295 52
Surplus as regards policy-holders		$4,290,407 03
Paid-up Capital		1,250,000 00
Surplus over Capital		$3,040,407 03

Income.

Cash received for fire premiums	$2,988,219 02
Cash received from marine and inland premiums	875,243 69
Interest and dividends received from all sources	210,408 86
Inc from marine policy stamps, $94.88; trans. fees, $187.50,	282 38
Income from Life Department	750,534 04
Gross Cash Income	$4,824,687 99

Expenditures.

Cash paid for fire losses	$1,652,407 14
paid for marine losses	697,386 08
dividends paid	187,414 37
paid for commissions and brokerage	567,782 96
for salaries of officers and employés, for state and local taxes	550,616 02
for subscriptions, $4,198.21; bad debts, $2,645.73,	6,843 94
Investment reserve fund, $15,426.35; Life Dept., $551,343.20,	566,769 55
Gross Cash Expenditures	$4,229,220 06

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$665,337,645 00	$2,771,539 93
Fire risks written during 1878	867,536,350 00	3,463,560 00
Total	$1,532,873,995 00	$6,235,099 93
Deduct risks expired and terminated	752,091,280 00	3,117,895 93
In force at end of year	$780,782,715 00	$3,117,204 00
Deduct amount re-insured	117,052,268 00	460,929 39
Net amount in force	$663,730,447 00	$2,656,274 61
Marine risks outstanding Dec. 31, 1877	$37,252,130 00	$479,540 00
Marine risks written during 1878	98,102,160 00	1,016,055 00
Total	$135,354,290 00	$1,495,595 00
Deduct risks expired and terminated	103,905,370 00	1,070,095 00
In force at end of year	$31,448,920 00	$425,500 00

Miscellaneous.

Premiums received from organization of company	$39,391,704 00
Losses paid from organization of company	25,543,055 00
Cash dividends declared from organization of company	2,045,000 00
Dividends declared during the year (15 per cent)	187,500 00
Fire losses incurred during the year	1,466,569 61
Marine and inland losses incurred during the year	670,776 08
Company's stock owned by directors	179,075 00

LA CONFIANCE INSURANCE COMPANY, PARIS, FRANCE.

[Incorporated 1844. Commenced business 1844.]

PAID-UP CAPITAL, 2,400,000 francs.

E. DUCLERC, *President.* *Secretary*, H. CHARLON.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Market value.
French government bonds	fr. 1,953,126 20
Italian government bonds	106,890 00
Paris city obligations	442,795 75
French railroad bonds	7,205 30
Bonds of agents	139,666 61
	fr. 2,629,683 86

SUMMARY OF ASSETS DEC. 31, 1878.

Cash value of unencumbered real estate	fr. 797,554 01	
Stocks, bonds, etc., as per schedule	2,629,683 86	
Cash in the office of the company	504,331 25	
Cash deposited in various banks	381,125 85	
Premiums in course of collection (gross)	923,421 49	
Premiums to be received	22,992,418 79	
Miscellaneous	60,421 45	
Gross Assets		fr. 28,288,956 70

LIABILITIES.

Losses adjusted, unpaid	fr. 660,453 41	
Less re-insurance	160,628 76	
Net amount of unpaid losses	fr. 499,824 65	
Unearned premiums on outstanding risks,	20,516,902 28	
Dividends to stockholders unpaid	600 00	
Due and accrued for rent, salaries, etc.	125 00	
Bills payable	6,093 82	
All other liabilities	702,459 42	
Gross Liabilities, except Capital		21,726,005 17
Surplus as regards policy-holders		fr. 6,562,951 53
Paid-up Capital		2,400,000 00
Surplus over Capital		fr. 4,162,951 53

INCOME.

Cash received for fire premiums	fr. 5,898,427 31	
Deduct re-insurance and return premiums,	1,652,492 85	
Net cash received for fire premiums		fr. 4,245,934 46
Interest and dividends received from all sources		175,944 75
Income from rents		95,301 24
Income from policy fees, etc.		25,688 20
Gross Cash Income		fr. 4,542,868 65

Expenditures.

Cash paid for fire losses	fr. 2,354,390 94
for commissions and brokerage	1,129,562 77
for salaries of officers and employés	350,000 00
for state and local taxes	147,728 11
for incidentals	18,959 80
Gross Cash Expenditures	fr. 4,000,641 62

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877,	fr. 3,744,847,218 00	fr. 4,061,079 16
Fire risks written during 1878	3,946,565,940 00	4,245,934 46
Total	fr. 7,691,413,158 00	fr. 8,307,013 62
Deduct risks expired and terminated,	3,744,847,218 00	4,061,079 16
In force at end of year	fr. 3,946,565,940 00	fr. 4,245,934 46

Miscellaneous.

Premiums received from organization of company	fr. 58,890,139 46
Losses paid from organization of company	29,880,015 29
Cash dividends declared from organization of company	1,970,000 00

GUARDIAN FIRE AND LIFE ASSURANCE COMPANY, LONDON, ENGLAND.

[Incorporated Dec. 17, 1821. Commenced business Dec. 17, 1821.]

Paid-up Capital, $5,000,000.

Richard M. Harvey, *Chairman.* *Secretary*, Thomas G. C. Browne.

Office, No. 11 Lombard Street, London.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
Reduced 3 per cent annuities	$171,950 85	$161,633 79
New 3 per cent annuities	478,204 56	449,512 27
Government terminable annuities	34,036 40	34,036 40
Canada Dominion bonds	445,000 00	458,350 00
India 5 per cent debentures	50,000 00	39,500 00
India 5½ per cent notes	91,000 00	72,117 50
Metropolitan Board of Works stock	158,872 06	155,297 46
Bank of England stock	16,199 71	40,094 27
City of London bonds	251,000 00	251,000 00
Great Eastern Railroad stock	125,000 00	148,750 00
South-Eastern Railroad stock	250,000 00	312,500 00
South-Western Railroad stock	50,000 00	51,500 00

Great Western Railroad stock	$225,000 00	$231,750 00
Metropolitan Railroad stock	170,000 00	170,000 00
London and Brighton Railroad stock	200,000 00	224,000 00
Manchester and Sheffield Railroad stock	250,000 00	277,500 00
Great Eastern Railroad stock	250,000 00	272,500 00
Glasgow and South-Western Railroad stock	100,000 00	99,250 00
Midland Railroad rent charge stock	50,000 00	49,875 00
London and Blackwall R.R. consol'd stock	50,000 00	53,750 00
City of Glasgow Union Railroad stock	200,000 00	231,500 00
London and St. Katharine D'ks Co. deb. st'k,	25,000 00	24,500 00
London and St. Katharine D'ks Co. pref. st'k,	50,000 00	50,625 00
East Indian Railroad debentures stock	125,000 00	133,437 50
East Indian Railroad debentures bonds	150,000 00	149,625 00
India government debentures	75,000 00	72,375 00
Grand Junction water works bonds	100,000 00	100,000 00
Mersey Docks and Harbor Board bonds	250,000 00	250,000 00
Land Securities Company bonds	225,000 00	225,000 00
London and St. Katharine Docks Co. bonds	50,000 00	50,000 00
Prince Edward Island bonds	50,000 00	52,500 00
South Australian government bonds	132,500 00	133,850 00
Victoria (Australia) government bonds	150,000 00	140,000 00
New South Wales government bonds	138,000 00	140,085 00
Cape of Good Hope government bonds	184,000 00	168,498 75
Ceylon government bonds	20,000 00	20,800 00
Canada Dominion stock	103,092 83	103,092 83
United States bonds	745,000 00	798,156 25
Scinde, Punjaub, and Delhi Railway shares	37,500 00	42,437 50
Madras Railway stock	25,000 00	27,750 00
South Indian Railway stock	25,000 00	28,000 00
Oude and Rohilkund Railway stock	15,000 00	17,100 00
	$6,291,356 41	$6,512,249 52

Securities held as collateral for cash loans: —

	Loaned thereon.
Life interests and policies assigned	$771,701 37
Annuities and reversions purchased	349,210 17
Loaned on companies' policies	167,050 83
on local and public rates	199,821 53
to New London and Brazilian Bank	5,100 00
	$1,492,883 90

Summary of Assets Dec. 31, 1878.

Cash value of unencumbered real estate	$165,355 00
Loans on mortgage of real estate (first liens),	6,039,269 16
Stocks, bonds, etc., as per schedule	6,512,249 52
Loans on collateral security, as per schedule	1,492,883 90
Cash in the office of the company	2,079 96

Cash deposited in various banks	$288,617 46	
Interest due and accrued	112,434 02	
Premiums in course of collection (gross)	322,469 68	
Gross Assets		$14,935,358 70

Liabilities.

Net amount of unpaid losses	$100,890 00	
Unearned premiums on outstanding risks	581,000 00	
Life and annuity reserve fund	7,346,745 25	
Annuity and endowment fund	30,655 63	
Dividends to stockholders unpaid	23,889 13	
Due and accrued for rent, salaries, etc.	13,334 60	
Re-insurance premiums due	59,601 77	
Gross Liabilities, except Capital		8,156,116 38
Surplus as regards policy-holders		$6,779,242 32
Paid-up Capital		5,000,000 00
Surplus over Capital		$1,779,242 32

Income.

Cash received for fire premiums	$1,510,092 40	
Deduct re-insurance and return premiums	218,988 08	
Net cash received for fire premiums		$1,291,104 32
Interest received on bonds and mortgages		308,818 68
Income from life department		896,499 55
Income from annuity and endowment department		4,868 22
Gross Cash Income		$2,501,290 77

Expenditures.

Cash paid for fire losses	$822,408 96	
Deduct salvage and re-insurance	166,684 12	
Net cash paid for fire losses		$655,724 84
Cash dividends paid		325,000 00
Cash paid for commissions and brokerage		201,195 22
Cash paid for salaries of officers and employés		149,371 06
Depreciation and bad debts		11,975 78
Life Department expenses		816,985 52
Gross Cash Expenditures		$2,160,252 42

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$261,094,400 00	$942,240 00
Fire risks written during 1878	514,378,690 00	1,291,100 00
Total	$775,473,090 00	$2,233,340 00
Deduct risks expired and terminated	478,312,500 00	1,090,230 00
In force at end of year	$297,160,590 00	$1,143,110 00

MISCELLANEOUS.

Premiums received from organization of company	$16,790,259 32
Losses paid from organization of company	8,578,969 84
Cash dividends declared from organization of company	10,071,250 00
Fire losses incurred during the year	655,724 84
Company's stock owned by directors	171,000 00

HAMBURG-BREMEN FIRE INSURANCE COMPANY, HAMBURG, GERMANY.

[Incorporated 1854. Commenced business Jan. 1, 1855.]

PAID-UP CAPITAL, $300,000.

WILLIAM GOSSLER, *President*. *Managing Director*, ALFRED KLAUHOLD.

Office, No. 15 Rathhausmarkt.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$664,000 00	$702,070 00
German Empire bonds	25,000 00	23,750 00
6 shares German Reichs Bank	4,500 00	7,020 00
150 " Norddeutsche Bank	28,125 00	39,375 00
100 " Vereins Bank	3,000 00	4,406 25
Hamburg government bonds	21,900 00	22,366 50
German Railroad bonds	108,412 50	98,833 50
	$854,937 50	$897,821 25

SUMMARY OF ASSETS DEC. 31, 1878.

Loans on mortgage of real estate (first liens*),	$83,491 96	
Stocks, bonds, etc., as per schedule	897,821 25	
Cash in the office of the company	2,579 24	
Cash deposited in various banks	147,559 27	
Premiums in course of collection (net)	63,574 62	
Prime acceptances	39,095 96	
Gross Assets		$1,234,122 30

LIABILITIES.

Losses claimed and reported	$81,713 79	
Less re-insurance	50,686 61	
Net amount of unpaid losses	$31,027 18	
Unearned premiums on outstanding risks	324,437 91	
Dividends to stockholders unpaid	60 00	
Re-insurance due	210,176 37	
Gross Liabilities, except Capital		565,701 46
Surplus as regards policy-holders		$668,420 84
Paid-up Capital		300,000 00
Surplus over Capital		$368,420 84

* Value of lands mortgaged $66,546 25
Value of buildings thereon 126,550 00

Income.

Cash received for fire premiums	$616,224 85	
Deduct re-insurance and return premiums	267,257 65	
Net cash received for fire premiums		$348,967 20
Interest and dividends received from all other sources		31,901 38
Gross Cash Income		$380,868 58

Expenditures.

Cash paid for fire losses	$366,133 06	
Deduct salvage and re-insurance	210,542 89	
Net cash paid for fire losses		$155,590 17
Cash dividends paid		62,250 00
Cash paid for commissions and brokerage		107,898 97
for salaries of officers and employés		60,717 55
for state and local taxes		7,661 89
Gross Cash Expenditures		$394,118 58

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$126,572,380 00	$663,264 77
Fire risks written during 1878	111,760,710 00	616,224 85
Total	$238,333,090 00	$1,279,489 62
Deduct risks expired and terminated	140,207,783 00	644,041 64
In force at end of year	$98,125,307 00	$635,447 98
Deduct amount re-insured	43,162,052 00	343,043 50
Net amount in force	$54,963,255 00	$292,404 48

Miscellaneous.

Premiums received from organization of company	$7,126,380 25
Losses paid from organization of company	2,088,512 00
Cash dividends declared from organization of company	531,250 00
Fire losses incurred during the year	132,702 17
Company's stock owned by directors	21,975 00

HAMBURG-MAGDEBURG FIRE INSURANCE COMPANY, HAMBURG, GERMANY.

[Incorporated March 21, 1876. Commenced business April 4, 1876.]

PAID-UP CAPITAL, $625,000.

RUDOLPH GOTTE, *President.* *Secretary*, JOHN HUPEDEN.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Berlin-Hamburg Railway preferred stock	$4,125 00	$4,179 84
Altona-Kiel Railway preferred stock	6,500 00	6,565 00
Rhenish Railway preferred stock	4,650 00	4,824 38
Hamburg state loans	27,675 00	27,853 50
Bremen state loans	9,675 00	9,795 94
Altona town loans	10,000 00	10,100 00
Russian consols	12,500 00	11,921 87
Imperial German loan	1,125 00	1,071 56
Brazilian Apolices Geraes	5,000 00	4,690 35
American funded loan	282,000 00	295,395 00
	$363,250 00	$376,397 44

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
162 shares German Railway	$14,575 00	$13,000 00
38 " Hamburg Bank	7,965 00	7,000 00
173 " German loans	29,930 00	26,125 00
55 " Russian state loan	8,630 00	7,500 00
43 " Austria-Hungarian loan	14,200 00	12,375 00
11 " Swedish loan	2,262 50	2,025 00
	$77,562 50	$68,025 00

SUMMARY OF ASSETS DEC. 31, 1878.

Cash value of unencumbered real estate	$38,228 58	
Loans on mortgage of real estate (first liens)	223,250 00	
Interest due or accrued thereon	2,259 28	
Stocks, bonds, etc., as per schedule	376,397 44	
Loans on collateral security, as per schedule	68,025 00	
Cash in the office of the company	36,409 19	
Cash deposited in various banks	21,411 91	
Interest due and accrued	1,322 76	
Premiums in course of collection (gross)	46,475 21	
Gross Assets		$813,779 37

Liabilities.

Losses adjusted, unpaid	$30,608 50	
Less re-insurance	4,128 25	
Net amount of unpaid losses	$26,480 25	
Unearned premiums on outstanding risks	125,350 62	
Dividends to stockholders unpaid	22,500 00	
Commissions and brokerage	11,948 50	
Gross Liabilities, except Capital		$186,279 37
Surplus as regards policy-holders		$627,500 00
Paid-up Capital		625,000 00
Surplus over Capital		$2,500 00

Income.

Cash received for fire premiums	$583,999 05	
Deduct re-insurance and return premiums	166,766 33	
Net cash received for fire premiums		$417,232 72
Interest received on bonds and mortgages		10,392 75
Interest and dividends received from all other sources		18,212 92
Income from other sources		5,364 58
Gross Cash Income		$451,202 97

Expenditures.

Cash paid for fire losses	$234,238 96	
Deduct salvage and re-insurance	24,022 99	
Net cash paid for fire losses		$210,215 97
Cash paid for commissions and brokerage		77,798 55
for salaries of officers and employés		8,634 25
for state and local taxes		2,990 41
for incidentals		8,785 04
Gross Cash Expenditures		$308,424 22

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$58,965,416 00	$136,285 07
Fire risks written during 1878	113,569,398 00	447,713 98
Total	$172,534,814 00	$583,999 05
Deduct risks expired and terminated	85,722,854 00	353,767 92
In force at end of year	$86,811,960 00	$230,231 13
Deduct amount re-insured	10,091,610 00	55,961 21
Net amount in force	$76,720,350 00	$174,269 92

IMPERIAL FIRE INSURANCE COMPANY, LONDON, ENG.

[Incorporated 1803. Commenced business 1803.]

PAID-UP CAPITAL, $3,500,000.

WILLIAM HAWTHORN, *Chairman.*

General Manager and Secretary, EDWARD C. SMITH.

Office, No. 1 Old Broad Street, London.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
3 per cent consols	$473,015 00	$449,363 00
New 3 per cents	1,097,580 00	1,041,327 00
Reduced 3 per cents	250,000 00	237,187 00
Canada guaranteed loan	315,000 00	327,600 00
Bank of England stock	100,000 00	250,000 00
Blackfriars Bridge bonds	50,000 00	50,000 00
Holborn Viaduct bonds	97,500 00	97,812 00
Metropolitan Cattle Market bonds	35,000 00	35,000 00
East and West India Dock Co. debentures	100,000 00	99,000 00
Mersey Docks bond	75,000 00	75,000 00
London and St. Kath. Dock Co. debentures	75,000 00	74,750 00
London and St. Katharine Dock Co. stock	175,000 00	180,250 00
General Steam Navigation Co. pref. shares	50,000 00	52,500 00
Glasgow Union Railway preferred shares	100,000 00	116,000 00
Great Eastern Railway stock	162,500 00	177,000 00
Great Northern Railway stock	317,875 00	327,727 00
Great Western Railway stock	60,000 00	71,750 00
Llynvi and Ogmore Railway stock	70,000 00	93,100 00
London, Brighton, and S. Coast Railway stock,	10,000 00	11,200 00
London and North-Western Railway stock	18,000 00	17,820 00
London and South-Western Railway stock	55,000 00	56,950 00
Metropolitan Railway preferred stock	30,000 00	36,000 00
Midland Railway preferred stock	30,000 00	32,100 00
North British Railway preferred stock	100,000 00	95,000 00
North-Eastern Railway preferred stock	70,000 00	69,700 00
East Indian Railway debentures	80,000 00	78,050 00
Oude and Rohilkund Railway debentures	100,000 00	97,750 00
Madras Railway stock	75,000 00	83,250 00
India stock	100,000 00	100,000 00
Cape of Good Hope government deb. bonds	100,000 00	92,250 00
Victorian government debentures	75,000 00	69,375 00
New South Wales government debentures	50,000 00	49,000 00
Queensland government debentures	65,000 00	58,500 00
South Australian government bonds	15,000 00	16,200 00
New Zealand government debentures	200,000 00	192,500 00
Prince Edward Island government bonds	25,000 00	27,000 00
Canada stock	100,067 00	105,348 00
Tennessee bonds	6,000 00	2,100 00
United States bonds	642,800 00	685,171 00

Virginia state bonds		$86,000 00	$55,900 00
Alabama state bonds		10,000 00	2,200 00
Tennessee state bonds		20,000 00	7,000 00
South Carolina state bonds		20,000 00	8,000 00
Dutch inscriptions		41,665 00	40,416 00
Russian notes and certificates		25,000 00	27,210 00
Baden stock		25,000 00	21,641 00
Bavarian bonds		20,830 00	20,641 00
Bavarian railway loan		1,455 00	1,527 00
Brazilian stock		5,500 00	5,076 00
30 shares Imperial Fire Ins. Co.	$22,950 00		
		$5,805,787 00	$5,920,241 00

Summary of Assets Dec. 31, 1878.

Cash value of unencumbered real estate	$1,049,169 00	
Loans on mortgage of real estate (first liens)	126,450 00	
Stocks, bonds, etc., as per schedule	5,920,241 00	
Cash in the office of the company	1,705 00	
Cash deposited in various banks	118,858 00	
Premiums in course of collection (gross)	538,941 00	
Notes taken for marine and inland risks	87,980 00	
Re-insurance due	6,896 00	
Gross Assets		$7,850,240 00

Liabilities.

Amount of unpaid losses	$566,155 00	
Unearned premiums on outstanding risks	940,055 00	
Dividends to stockholders unpaid	9,158 00	
Due and accrued for rent, salaries, etc.	6,262 00	
State and local taxes, Commissions and brokerage	120,530 00	
Bills payable not yet due	7,446 00	
Gross Liabilities, except Capital		1,649,606 00
Surplus as regards policy-holders		$6,200,634 00
Paid-up Capital		3,500,000 00
Surplus over Capital		$2,700,634 00

Income.

Cash received for fire premiums	$2,848,665 00
Interest and dividends received from all sources	252,734 00
Gross Cash Income	$3,101,399 00

Expenditures.

Cash paid for fire losses	$1,426,371 00
Cash dividends paid	420,000 00
Cash paid for commissions and brokerage	530,186 00
for salaries of officers and employés	138,458 00
for taxes and incidentals	192,423 00
Gross Cash Expenditures	$2,707,438 00

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$495,542,965 00	$1,492,760 00
Fire risks written during 1878	1,092,501,245 00	3,316,795 00
Total	$1,588,044,210 00	$4,809,555 00
Deduct risks expired and terminated	984,353,985 00	2,947,350 00
In force at end of year	$603,690,225 00	$1,862,205 00
Deduct amount re-insured	135,215,105 00	468,130 00
Net amount in force	$468,475,120 00	$1,394,075 00

Miscellaneous.

Premiums received from organization of company	$59,457,649 00
Losses paid from organization of company	33,621,611 00
Cash dividends declared from organization of company	11,062,000 00
Fire losses incurred during the year	1,426,371 00
Company's stock owned by directors	500,500 00

LANCASHIRE INSURANCE COMPANY, MANCHESTER, ENG.

[Incorporated June, 1852. Commenced business June, 1852.]

Paid-up Capital, $1,000,000.

Nathaniel Shelmerdine, *Chairman.*

General Manager, George Stewart.

Office at Manchester.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
Birmingham Wagon Company bonds	$10,000 00	
Bolckow, Vaughn, & Co.'s bonds	100,000 00	
Mersey Docks Board bonds	103,619 39	
Ebbu Vale Steel and Iron Company's bonds	250,000 00	
Inman Steamship Company's bonds	100,000 00	$736,505 04
Charles Cannell & Co.'s bonds	90,385 65	
John Brown & Co.'s bonds	50,000 00	
Guardians Poor of Manchester	32,500 00	
Cambrian Railway debenture stock	53,450 00	53,717 25
London and North-Western R'way pref. stock,	125,000 00	125,000 00
Midland Railway pref. stock	50,000 00	60,625 00
Cambrian Railway ordinary stock	30,000 00	2,550 00
United States bonds	725,000 00	783,468 75
Canadian bonds	135,500 00	134,505 00
Russian bonds	100,000 00	75,312 00
French bonds	10,000 00	11,292 50
	$1,965,455 01	$1,982,975 54

Securities held as collateral for cash loans: —

	Loaned thereon.
Loaned on personal security	$3,532 77
Loaned on company's life policies	101,844 83
	$105,377 60

Summary of Assets Dec. 31, 1878.

Cash value of unencumbered real estate	$234,048 75	
Loans on mortgage of real estate (first liens*),	1,929,647 52	
Interest due or accrued thereon	18,175 42	
Stocks, bonds, etc., as per schedule	1,982,975 54	
Loans on collateral security, as per schedule	105,377 60	
Cash deposited in various banks	142,245 66	
Interest due and accrued	27,126 08	
Premiums in course of collection (gross)	414,483 27	
Notes taken for fire risks	371 27	
Rents due and accrued	2,918 75	
Gross Assets		$4,857,369 86

Liabilities.

Losses claimed and reported	$274,914 39	
Unearned premiums on outstanding risks	765,653 67	
Life and annuity reserve fund	1,885,186 00	
Dividends to stockholders unpaid	135,947 62	
Gross Liabilities, except Capital		3,061,701 68
Surplus as regards policy-holders		$1,795,668 18
Paid-up Capital		1,000,000 00
Surplus over Capital		$795,668 18

Income.

Cash received for fire premiums	$2,175,912 91	
Deduct re-insurance and return premiums	284,196 64	
Net cash received for fire premiums		$1,891,716 27
Interest and dividends received from all sources		110,188 56
Gross Cash Income		$2,001,904 83

Expenditures.

Cash paid for fire losses	$1,068,673 20
Cash dividends paid	225,000 00
Cash paid for commissions and brokerage	269,745 40
for salaries of officers and employés	208,129 85
for state and local taxes	18,845 16
Gross Cash Expenditures	$1,790,393 61

* Total value of property mortgaged $3,139,335 00
Amount of insurance held as collateral 850,600 00

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIVERPOOL, ENG.

[Incorporated May, 1836. Commenced business June, 1836.]

Paid-up Capital, $1,228,200.

Hamilton B. Gilmour, *Chairman.* *Secretary*, John M. Dove.

Office, No. 1 Dale Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
London and No.-West'n R'y con. pref. stock .	$19,690 00	$19,296 00
South-Eastern R'y preferred ordinary stock .	493,600 00	646,616 00
" debenture stock, 5s . .	49,500 00	61,380 00
" consol'd pref. stock, 4½s .	25,000 00	26,500 00
" consol'd pref. stock, 5s .	55,000 00	65,725 00
" ordinary consolidated stock,	49,350 00	29,116 50
Midland Railway preference shares . .	260,800 00	307,255 00
North-Eastern R'y (Darlington) pref. stock .	30,000 00	42,600 00
" redeemable pref. stock .	236,220 00	237,401 10
" (Hartlepool) capital stock,	25,000 00	33,000 00
Great Western R'y debenture stock, 5s . .	125,000 00	155,000 00
" (Ely Valley) rent ch'ge st'k,	12,250 00	14,730 63
" rent charge stock . .	295,350 00	357,078 00
" consolidated pref. stock, 5s,	368,625 00	427,297 82
Llynvi and Ogmore R'y (Llynvi) stock . .	100,000 00	131,125 00
" " (Ogmore) stock .	100,000 00	131,125 00
North British R'y consolidated pref. stock, 4s .	36,250 00	32,745 84
" preference stock, 4½s . .	150,000 00	141,187 50
" (Edinb'gh and Glasgow) p.s.	70,000 00	68,687 50
London and South-Western pref. stock, 5s .	150,000 00	180,750 00
Furness Railway perpetual pref. stock, 6s .	50,000 00	69,250 00
" perpetual pref. stock, 8s .	21,500 00	38,485 00
" redeemable pref. shares, 5s .	8,000 00	8,300 00
Great Eastern R'y preference stock . . .	172,353 34	177,093 06
" preference stock, 5s . .	95,000 00	107,350 00
" preference stock . . .	177,425 00	195,167 50
" irred'ble guaranteed st'k, 4s,	18,750 00	18,187 50
" (Waveney Valley) stock .	35,000 00	35,962 50
" debenture stock A . .	100,000 00	121,000 00
" debenture stock B . .	215,000 00	253,700 00
Great Northern R'y consol'd perp. pref. stock,	35,150 00	36,819 62
" preference stock, 4½s .	50,000 00	52,375 00
" preference stock . .	250,000 00	252,500 00

Brecon and Merthyr R'y debenture stock A	$52,500 00	$57,750 00
" " preference stock	85,000 00	27,200 00
" " debenture stock B	63,815 00	40,841 60
" " consol'd pref. stock	55,000 00	17,600 00
" " debenture stock C	2,350 00	1,316 00
" " ordinary stock	885 00	61 95
Potteries, Shrewsbury, and North Wales R'y debenture stock A	7,500 00	750 00
Mold and Denbigh R'y perpet. deb. stock B	5,250 00	3,150 00
North Staffordshire R'y preference stock, 5s	193,870 00	216,165 04
North Staffordshire R'y preference stock, 4½s,	25,800 00	26,251 50
Manch'r, Sheff., and Lin. R'y pref. stock	105,000 00	114,581 25
" " red. pref. stock	170,000 00	177,650 00
" " conv. pref. st'k	130,000 00	144,300 00
" " conv. p. s., 5s	90,000 00	100,350 00
" " conv. pref. st'k	70,000 00	77,350 00
Metropolitan R'y irredeemable pref. stock	40,000 00	47,000 00
Metropolitan R'y perpetual preference stock	80,000 00	94,000 00
Lancashire and Yorkshire R'y pref. stock	100,000 00	118,500 00
Lancashire and Yorkshire R'y pref. stock, 5s	516,250 00	611,756 25
Caledonian Railway consolidated pref. stock	20,625 00	19,043 75
Lond , Brighton, and S. Coast R'y pref. st'k, 4s,	45,945 00	45,026 11
" " pref. st'k, 5s,	70,700 00	83,779 50
" " p. s., ord'y	235,000 00	307,850 00
" " cons'd p. s.	35,500 00	41,712 50
Glasgow and South-Western R'y con. pref. st'k,	7,550 00	8,531 50
Cambrian Railway preference stock	15,000 00	3,600 00
" preference stock, 5s	110,000 00	22,000 00
" ordinary stock	69,240 00	4,846 79
" ordinary capital	3,695 00	258 65
" debenture stock	87,675 00	74,523 75
" preferred capital	5,300 00	1,060 00
" preferred capital	555 00	88 79
" (Llanidloes)	35,000 00	34,825 00
" (Coast) preference stock	35,000 00	38,325 00
" (Inland) preference stock	10,000 00	10,950 00
" preference debenture stock,	4,535 00	5,192 56
" preference stock No. 1	14,320 00	14,964 40
" debenture stock No. 4	21,435 68	17,148 56
Kington and Eardisley R'y ordinary stock	2,050 00	102 50
London, Chatham, and Dover R'y arbit'n stock,	163,540 00	179,894 00
" " pref. stock	5,410 00	4,814 90
" " ord'y stock	5,410 00	1,379 54
Shrewsbury and Hereford R'y rent ch'ge st'k	39,850 00	55,989 25
Metropolitan District R'y perpetual stock	125,000 00	180,000 00
Mersey Dock and Harbor Board bonds	848,150 00	848,125 66
J. Brown & Co.'s debentures	100,000 00	100,000 00
Ipswich Dock Commissioners' bonds	67,500 00	67,500 00

Wear Navigation and Sunderland Docks b'ds,	$100,000 00	$100,000 00
Liverpool corporation bonds	4,750 00	4,698 75
Liverpool United Gas Company stock	17,375 00	36,613 33
British government annuities	2,070 12	2,070 12
Great Eastern Railway debentures	25,000 00	27,004 83
National Steamship Company debentures	100,000 00	100,000 00
New York city gold bonds	50,000 00	57,662 34
United States bonds, 1881	900,000 00	991,075 75
United States bonds, 1891	475,000 00	504,157 79
Boston city bonds	229,000 00	258,493 50
Massachusetts state bonds	330,000 00	372,006 50
Connecticut state bonds	35,000 00	38,909 08
New Jersey state bonds	6,000 00	6,514 31
New York state bonds	175,000 00	213,132 48
United States bonds	1,275,000 00	1,380,137 00
Richmond city bonds	5,000 00	6,000 00
Mississippi pay warrants	20,000 00	18,000 00
South Carolina state bonds	20,000 00	2,000 00
Alabama state bonds	10,000 00	4,300 00
Melbourne city loan	100,000 00	102,750 00
Heron county (Canada) bonds	270,000 00	277,510 67
Canada Dominion stock	475,000 00	439,156 25
Toronto city water works bonds	250,000 00	256,250 00
Montreal city bonds, 6s	13,000 00	13,859 38
" water works bonds	4,000 00	4,270 84
" fire telegraph bonds	8,000 00	8,583 33
" drill-sheds bonds	10,000 00	10,781 25
" Protestant School Board bonds,	30,000 00	31,927 08
Montreal Investment Association bonds	25,000 00	26,041 67
Canada Dominion currency bonds	3,000 00	3,117 18
Canada Dominion stock	50,000 00	52,083 34
Montreal and Champlain Railway bonds	17,033 33	17,210 75
Trust and Loan Co. (Upper Canada) bonds	50,000 00	50,000 00
	$12,941,247 47	$13,939,230 89

Securities held as collateral for cash loans: —

Loaned on life policies	$600,462 40
on life interests, annuities, etc.	49,402 58
on railway debentures, etc.	581,256 97
	$1,231,121 95

Summary of Assets Dec. 31, 1878.

Cash value of unencumbered real estate	$3,149,287 23	
Loans on mort. of real estate (first liens),	8,014,966 62	
Stocks, bonds, etc., as per schedule	13,939,230 89	
Loans on collat'l security, as per schedule,	1,231,121 95	
Cash deposited in various banks	1,945,718 58	
Interest due and accrued	254,034 94	
Premiums in course of collection (gross),	865,725 73	
Annuities and life interests purchased by company	1,252,110 36	
Bills receivable	48,540 77	
Office furniture, etc.	$31,156 38	
Gross Assets		$30,700,737 07

Liabilities.

Amount of unpaid losses	$539,500 00	
Unearned premiums on outstanding risks,	2,240,114 52	
Reclaimable on perpetual fire policies	311,694 02	
Life and annuity reserve fund	14,850,268 02	
Dividends to stockholders unpaid	5,609 17	
Bills payable, not matured	6,996 60	
Liability to Globe annuitants	5,514,000 00	
Sundry working accounts	614,797 00	
Gross Liabilities, except Capital		24,082,979 33
Surplus as regards policy-holders		$6,617,757 74
Paid-up Capital		1,228,200 00
Surplus over Capital		$5,389,557 74

Income.

Cash received for fire premiums	$5,486,090 83	
Deduct re-insurance and return prems.	401,611 66	
Net cash received for fire premiums		$5,084,479 17
Interest and dividends received from all sources *		639,056 87
Deposits received for perpetual fire risks,	$67,907 03	
Gross Cash Income		$5,723,536 04

Expenditures.

Cash paid for fire losses		$2,687,416 25
dividends paid		429,870 00
paid for commissions and salaries *		1,461,767 17
paid for state and local taxes		44,766 58
Deposits returned on perpetual fire risks,	$35,838 41	
Gross Cash Expenditures		$4,623,820 00

* Excluding Life Department.

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$1,493,077,090 00	$4,498,354 89
Fire risks written during 1878	1,486,989,060 00	5,486,090 84
Total	$2,980,066,150 00	$9,984,445 73
Deduct risks expired and terminated	1,323,402,150 00	5,102,605 00
In force at end of year	$1,656,664,000 00	$4,881,840 73
Deduct amount re-insured	112,237,555 00	401,611 67
Net amount in force	$1,544,426,445 00	$4,480,229 06

Miscellaneous.

Premiums received from organization of company	$91,885,798 85
Losses paid from organization of company	57,394,448 16
Cash dividends declared from organization of company	10,462,923 16
Dividends declared during the year	429,870 00
Losses incurred during the year	2,687,416 25
Company's stock owned by directors	190,280 00

LONDON ASSURANCE CORPORATION, LONDON, ENG.

[Incorporated 1720. Commenced business 1720.]

Paid-up Capital, £448,275.

Edward Budd, *Governor.* *Secretary*, John P. Laurence.

Office, No. 7 Royal Exchange.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Ledger value.
British government securities	£378,900 9 2	£334,037 18 3
United States bonds	220,000 0 0	226,890 3 2
Canadian consolidated stock	10,300 0 0	10,345 16 8
Canadian Dominion stock	20,521 18 4	20,521 18 4
Italian government rentes	2,600 0 0	1,819 11 7
Bombay B. and Cent. Ind. Railway stock,	9,500 0 0	9,862 14 0
East Indian Railway stock	16,700 0 0	17,759 1 0
Madras Railway stock	10,000 0 0	10,267 0 0
Oude and Rohilkund Railway stock	1,500 0 0	1,500 0 0
London city bonds	1,000 0 0	1,000 0 0
Great Eastern Railway debentures	20,000 0 0	20,000 0 0
Lancashire and Yorkshire debentures	10,000 0 0	9,850 2 6
Bombay B. and Cent. Ind. Railway stock,	75,000 0 0	74,437 10 0
East Indian Railway stock	60,000 0 0	60,000 0 0
Oude and Rohilkund Railway stock	22,000 0 0	21,505 0 0
Great Northern Railway preferred stock,	11,000 0 0	15,543 9 0
Life policies assigned	–	34,465 14 8
Investments in house property	–	11.600 0 0
Reversions and life interests	–	43,753 17 9
Government life annuities	–	236 0 0
		£925,395 16 11

Summary of Assets Dec. 31, 1878.

Loans on mort. of real est. (first liens),	£2,123,633 6 6		
Stocks, bonds, etc , as per schedule .	925,395 16 11		
Cash in the office of the company . .	67 9 4		
Cash deposited in bank	53,524 6 11		
Interest due and accrued . . .	2,944 11 1		
Premiums in course of collection (gross),	37,470 5 0		
Notes taken for fire and marine risks .	11,128 4 3		
Policy stamps	204 4 6		
Gross Assets		£3,154,368	4 6

Liabilities.

Net amount of unpaid losses . .	£57,571 3 0		
Unearned prems. on outstanding risks,	149,787 17 1		
Life and annuity reserve fund . .	1,727,352 11 11		
Dividends to stockholders unpaid . .	3,991 10 0		
Unpaid annuities	402 0 6		
Unpaid income tax	164 3 1		
Clerks' savings fund	2,315 12 1		
Gross Liabilities, except Capital .		1,941,584	17 8
Surplus as regards policy-holders		£1,212,783	6 10
Paid-up Capital		448,275	0 0
Surplus over Capital		£764,508	6 10

Income.

Cash received for fire premiums	£213,936	3 0
Cash received for marine premiums	84,613	16 11
Interest and dividends received from all sources . .	126,122	17 1
Income from Life Department	161,423	14 0
Gross Cash Income	£586,096	11 0

Expenditures.

Cash paid for fire losses . . .	£87,320 4 0		
Deduct salvage and re-insurance . .	4,662 17 9		
Net cash paid for fire losses . . .		£82,657	6 3
Cash paid for marine and inland losses,	£44,854 0 10		
Deduct salvage and re-insurance . .	5,364 9 6		
Net cash paid for marine and inl'd losses,		39,489	11 4
Cash dividends paid		107,586	0 0
Cash paid for commissions and brokerage . . .		39,149	9 2
for salaries of officers and employés . .		35,175	6 10
for state and local taxes		4,943	5 9
in Life Department		162,596	1 10
for incidental expenses		22,585	12 6
Gross Cash Expenditures		£494,182	13 8

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877,	£61,647,541 0 0	£237,218 6 2
Fire risks written during 1878 .	59,909,811 0 0	213,936 3 0
Total	£121,557,352 0 0	£451,154 9 2
Deduct risks expired and terminated,	50,705,156 0 0	191,933 4 2
In force at end of year . . .	£70,852,196 0 0	£259,221 5 0
Deduct amount re-insured . .	7,578,121 0 0	20,184 0 10
Net amount in force . .	£63,274,075 0 0	£239,037 4 2
Marine risks outstanding Dec. 31, 1877,	£2,724,027 0 0	£39,826 4 9
Marine risks written during 1878 .	10,197,048 0 0	98,645 3 4
Total	£12,921,075 0 0	£138,471 8 1
Deduct risks expired and terminated,	10,513,303 0 0	108,202 8 1
In force at end of year . . .	£2,407,772 0 0	£30,269 0 0
Deduct amount re-insured . .	62,642 0 0	862 10 2
Net amount in force . . .	£2,345,130 0 0	£29,406 9 10

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY, LIVERPOOL, ENGLAND.

[Incorporated December, 1861. Commenced business March, 1862.]

PAID-UP CAPITAL, $750,000.

CHARLES G. FOTHERGILL, *Manager and Secretary.*

Sub-Manager, JAMES B. MOFFAT.

Office, No. 11 Dale Street, Liverpool.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$274,000 00	$294,253 75
Alabama state bonds	10,000 00	4,450 00
Lancashire and Yorkshire Railway stock .	112,050 00	134,055 50
Great Western Railway stock	64,825 00	76,169 37
South-Eastern Railway stock	20,000 00	23,850 00
Manch'r, Sheffield, and Lincolnshire R'y st'k,	69,055 00	78,564 62
Midland Railway stock	10,000 00	12,200 00
North Staffordshire Railway stock . . .	49,000 00	52,210 00
London and North-Western Railway stock .	12,500 00	12,546 87
Great Eastern Railway stock	47,850 00	54,741 75
Furness Railway stock	50,000 00	52,812 50
North British Railway stock	15,000 00	14,287 50
Mersey Docks and Harbor Board bonds . .	92,500 00	92,500 00
Italian rentes	23,295 00	17,558 60
French rentes	1,975 00	2,207 06
	$852,050 00	$922,407 52

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Maryport and Carlisle Railway stock	$12,237 50	$10,250 00
Great Eastern Railway stock	41,000 00	
London and Brighton and So. Coast R'y stock,	71,500 00	100,000 00
London and Brighton and So. Coast R'y stock,	6,025 00	
Midland Railway stock	3,062 50	
Maryport and Carlisle Railway stock	2,225 00	3,500 00
Great Eastern Railway stock	23,062 50	
Dutch Rhenish bonds	2,750 00	20,000 00
Furness Railway stock	3,984 00	
Great Eastern Railway stock	2,562 50	2,500 00
10 shares Pacific Steam Company	2,000 00	3,750 00
300 " British and Foreign Insurance Co.	24,375 00	13,000 00
125 " Royal Insurance Company	12,812 50	
100 " Liv. and London and Globe Ins. Co.	8,125 00	17,000 00
50 " Royal Insurance Company	5,125 00	
25 " Liv. and London and Globe Ins. Co.	2,031 25	5,000 00
370 " Liv. and London and Globe Ins. Co.	30,525 00	22,000 00
	$253,402 75	$197,000 00

Summary of Assets Dec. 31, 1878.

Cash value of unencumbered real estate		$244,897 02
Loans on mortgage of real estate (first liens),		13,387 50
Interest due or accrued thereon		211 33
Stocks, bonds, etc., as per schedule		922,407 52
Loans on collateral security, as per schedule		197,000 00
Cash deposited in various banks		107,254 82
Interest due and accrued		15,931 25
Premiums in course of collection (gross)		192,443 93
Rents due and accrued		46 37
Re-insurance due		15,482 12
Bills receivable		914 14
Office furniture	$15,106 12	
Gross Assets		$1,709,976 00

Liabilities.

Losses adjusted, unpaid	$25,261 22
Losses claimed and reported	75,720 40
Total amount of losses	$100,981 62
Less re-insurance	15,482 12
Net amount of unpaid losses	$85,499 50
Unearned premiums on outstanding risks	416,159 00
Dividends to stockholders unpaid	486 25
Due and accrued for rent, salaries, etc.	1,618 00
State and local taxes	1,797 15
Commissions and brokerage	38,605 23

Miscellaneous	$8,779 21	
Gross Liabilities, except Capital		$552,944 34
Surplus as regards policy-holders		$1,157,031 66
Paid-up Capital		750,000 00
Surplus over Capital		$407,031 66

Income.

Cash received for fire premiums	$1,456,698 02	
Deduct re-insurance and return premiums	208,223 17	
Net cash received for fire premiums		$1,248,474 85
Interest received on bonds and mortgages		461 65
Interest and dividends received from all other sources		34,352 62
Income from rents		6,161 45
Profits on stocks sold, transfer fees, etc.		2,945 00
Received for premium on new issue of shares,	$200,000 00	
Received for increased capital	250,000 00	
Gross Cash Income		$1,292,395 57

Expenditures.

Cash paid for fire losses	$812,614 20	
Deduct salvage and re-insurance	162,823 49	
Net cash paid for fire losses		$649,790 71
Cash dividends paid		34,513 75
Cash paid for commissions and brokerage		234,837 37
for salaries of officers and employés		104,151 02
for state and local taxes		7,745 36
for rents and incidentals		37,016 83
Gross Cash Expenditures		$1,068,055 04

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$211,539,132 00	$705,130 44
Fire risks written during 1878	437,009,400 00	1,456,698 02
Total	$648,548,532 00	$2,161,828 46
Deduct risks expired and terminated	336,386,100 00	1,249,395 98
In force at end of year	$312,162,432 00	$912,432 48
Deduct amount re-insured	24,276,600 00	80,922 16
Net amount in force	$287,885,832 00	$831,510 32

Miscellaneous.

Premiums received from organization of company	$12,956,944 00
Losses paid from organization of company	7,962,025 00
Cash dividends declared from organization of company	211,535 00
Dividends declared during the year	35,000 00
Losses incurred during the year	649,790 71
Company's stock owned by directors	152,687 00

LA MÉTROPOLE COMPAGNIE D'ASSURANCES MOBILIÈRE ET IMMOBILIÈRE OF PARIS, FRANCE.

[Incorporated May 28, 1879. Commenced business June 1, 1879.]

PAID-UP CAPITAL, 5,000,000 francs.

J. OGENNE, *President.* *Manager*, L. COLOMBET.

Office, No. 26 Avenue de l'Opera, Paris.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
French government bonds	fr. 2,800,000 00	fr. 2,680,200 00
East Railway bonds	1,000,000 00	756,000 00
Paris, Lyons, and Mediter. Railw'y bonds	500,000 00	387,250 00
South Railway bonds	1,000,000 00	762,000 00
	fr. 5,300,000 00	fr. 4,585,450 00

SUMMARY OF ASSETS SEPT. 30, 1879.

Bonds, etc., as per schedule	fr. 4,585,450 00	
Cash in the office of the company	54,588 20	
Cash deposited in various banks	360,379 20	
Premiums in course of collection (gross)	62,353 15	
Gross Assets		fr. 5,062,770 55

LIABILITIES.

Losses claimed and reported	fr. 14,820 55	
Unearned premiums on outstanding risks	88,645 80	
Due and accrued for rent, salaries, etc.	35,000 00	
Commissions and brokerage	17,985 00	
Gross Liabilities, except Capital		156,451 35
Surplus as regards policy-holders		fr. 4,906,319 20
Paid-up Capital		5,000,000 00
Impairment of Capital		fr. 93,680 80

INCOME.

Cash received for fire premiums	fr. 114,938 35
Interest and dividends received from all sources	31,825 00
Gross Cash Income	fr. 146,763 35

EXPENDITURES.

Cash paid for fire losses	fr. 1,370 66
for commissions and brokerage	39,954 45
for salaries of officers and employés	50,670 35
for state and local taxes	35,229 30
for incidentals	87,216 25
Gross Cash Expenditures	fr. 214,441 01

RISKS AND PREMIUMS.

		Premiums.
Fire risks written during 1879 . .	fr. 43,905,830 00	fr. 177,291 60
In force at end of year . .	fr. 43,905,830 00	fr. 177,291 60

MISCELLANEOUS.

Premiums received from organization of company . .	fr. 177,291 60
Losses paid from organization of company . . .	1,370 66
Losses incurred during the year	16,191 21
Company's stock owned by directors	325,000 00

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY, LONDON AND EDINBURGH, GREAT BRITAIN.

[Incorporated 1809. Commenced business 1809.]

PAID-UP CAPITAL, $1,250,000.

GEORGE H. BURNETT, *Manager.* *Secretary*, F. W. LANCE.

Offices, No. 61 Threadneedle Street, London; 64 Prince Street, Edinburgh.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$2,080,000 00	$2,142,822 50
Alabama state bonds, 8s	10,000 00	4,000 00
Virginia state bonds	56,000 00	25,553 00
Illinois state bonds, 5s	15,000 00	12,483 02
Tennessee state bonds, 6s	26,000 00	8,822 55
South Carolina state bonds, 6s . . .	11,500 00	4,600 00
New York city and county bonds, 7s . .	49,000 00	49,980 00
Baden government bonds	fl. 60,000	21,680 67
Wurtemberg government bonds . . .	40,000	13,381 27
Prussian consolidated loans	th. 10,000	6,481 50
Saxon bonds, 4s	12,000	8,167 45
Saxon bonds, 3s	9,000	4,988 58
Lobau-Zittau Railway	35,000	20,439 36
Bergische Markische	2,300	1,469 92
Italian rentes	L. 176,000	18,661 00
Massachusetts state bonds	£10,000	50,000 00
Indian government bonds	40,000	196,125 00
New three per cents	50,000	235,156 25
Canadian government loan	$100,000	107,500 00
Baltimore and Ohio Railroad debentures .	£30,000	150,000 00
Montreal harbor bonds	$80,000 00	82,383 70
Ontario government certificates . . .	118,022 69	115,281 26
Deposit at Rio de Janeiro	M. 10,000	4,635 42
at Pernambuco	10,000	5,260 42
at Pesth, Hungary	fl. 100,000	43,272 25
161 shares N. B. and M. Ins. Co. $14,751 63		
		$3,333,145 12

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
20 shares N. B. and M. Insurance Co.	$4,400 00	$1,025 00
United States bonds, 5s	265,600 00	250,000 00
Caledonian Railway North British Railway preference shares	121,250 00	115,000 00
United States bonds, 4½s	25,000 00	22,500 00
Loaned on mortgage prop. and prom. notes		87,500 00
		$476,025 00

Summary of Assets Dec. 31, 1878.

Cash value of unencumbered real estate,	$1,611,931 90	
Loans on mortgage of real estate (first liens),	1,071,357 12	
Stocks, bonds, etc., as per schedule	3,333,145 12	
Loans on collateral security, as per schedule	476,025 00	
Cash in the office of the company	1,322 15	
Cash deposited in various banks	512,493 05	
Interest due and accrued	6,599 40	
Premiums in course of collection (gross)	1,286,958 60	
Notes taken for marine and inland risks	175,210 15	
Due by Life Department	135,917 55	
Due by City of Glasgow B'k (in liquidation),	6,673 18	
Gross Assets		$8,617,633 22

Liabilities.

Net amount of unpaid losses	$414,127 40	
Unearned premiums on outstanding risks	1,525,326 77	
Interest due or accrued	9,202 58	
Due and accrued for rent, salaries, etc.	26,745 10	
Bills payable	23,148 75	
Due other companies for re-insurance	328,859 40	
Superannuation fund	71,851 20	
Gross Liabilities, except Capital		2,399,261 20
Surplus as regards policy-holders		$6,218,372 02
Paid-up Capital		1,250,000 00
Surplus over Capital		$4,968,372 02

Income.

Cash received for fire premiums	$5,828,599 98	
Deduct re-insurance and return premiums	1,252,619 67	
Net cash received for fire premiums		$4,575,980 31
Interest and dividends received from all sources		304,616 00
Income from transfer fees		206 25
Profits on foreign exchange		16,305 08
Profits on sale of investments		49,861 05
Premium reserve of 1877 brought into account		1,513,357 10
Gross Cash Income		$6,460,325 79

Expenditures.

Cash paid for fire losses	$3,192,354 60	
Deduct salvage and re-insurance	828,845 65	
Net cash paid for fire losses		$2,363,508 95
Cash dividends paid		350,000 00
Cash paid for commissions and brokerage		683,466 35
for salaries of officers and employés		687,913 62
for state and local taxes		8,327 60
Bad debts		6,543 95
Premium suspense account		1,525,326 77
Gross Cash Expenditures		$5,625,087 24

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$984,662,655 00	$3,026,714 20
Fire risks written during 1878	1,544,212,315 00	4,575,980 31
Total	$2,528,874,970 00	$7,602,694 51
Deduct risks expired and terminated	1,499,400,085 00	4,552,040 97
In force at end of year	$1,029,474,885 00	$3,050,653 54

Miscellaneous.

Premiums received from organization of company	$51,072,458 66
Losses paid from organization of company	30,626,598 50
Cash dividends declared from organization of company	5,730,681 16
Dividends declared during the year	350,000 00
Fire losses incurred during the year	2,363,508 95
Company's stock owned by directors	108,468 75

NORTHERN ASSURANCE COMPANY, LONDON, ENG.

[Incorporated 1836. Commenced business June, 1836.]

Paid-up Capital, $750,000.

William Miller, *Chairman.* *General Manager*, Alex. P. Fletcher.

Offices, No. 3 King Street, Aberdeen; No. 1 Moorgate Street, London.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
New 3 per cent annuities	£50,000 0 0	£45,465 0 10
Consolidated 3 per cent annuities	30,000 0 0	28,536 17 6
Brisbane bridge bonds, 5s	11,000 0 0	11,254 10 5
British Columbia government debentures	4,300 0 0	4,645 14 7
Canadian deposit	$100,000 00	19,665 16 0
Canadian debentures, 6s	£10,000 0 0	10,000 0 0
Cape of Good Hope gov't debentures	2,000 0 0	2,000 0 0
Cape of Good Hope bonds, 4½s	10,000 0 0	9,950 0 0
Christchurch (N.Z.) bonds, 6s	6,000 0 0	6,120 0 0

Auckland city bonds, 6s	£5,000	0	0	£4,861	14	0
Melbourne city bonds, 5s	4,000	0	0	4,001	4	2
Montreal city bonds, 5s	9,800	0	0	8,758	6	8
Corporation of Quebec bonds	1,900	0	0	1,791	11	9
Canadian Dominion registered stock, 4s	10,000	0	0	8,753	4	0
" " Quebec loan	10,000	0	0	9,717	10	0
" " stock, 4s	10,000	0	0	9,012	1	0
Eastern Bengal Railway	50,000	0	0	61,381	2	1
Jamaica government bonds, 5s	1,800	0	0	1,800	0	0
Jamaica government bonds, 6s	1,200	0	0	1,203	10	7
Mauritius government debentures	10,000	0	0	11,689	7	8
Melbourne city bonds, 6s	300	0	0	304	13	4
Natal government debentures, 4½s	5,000	0	0	4,762	10	0
New South Wales government debentures	10,700	0	0	9,992	1	1
New Zealand government debentures, 5s	10,100	0	0	10,616	11	8
New Zealand government debentures, 4½s	20,000	0	0	18,600	0	0
Otago debentures, 6s	2,000	0	0	2,167	18	2
Ontario government annuities	$78,732	00		11,271	3	9
Queensland government debentures	£5,000	0	0	4,658	6	7
St. Christopher gov't debentures, 6s	3,100	0	0	2,993	12	2
St. Lucia government bonds, 6s	2,900	0	0	3,132	16	2
South Australian government debentures	1,250	0	0	1,256	7	1
South Australian government bonds, 4s	9,500	0	0	8,545	5	0
Straits Settlements government bonds	15,000	0	0	14,908	1	0
Trinidad government loan, 5s	22,700	0	0	22,825	14	11
Victoria government bonds, 6s	3,000	0	0	3,222	17	1
Victoria government debentures, 5s	3,800	0	0	4,075	15	8
Victoria government debentures, 6s	9,800	0	0	10,544	6	2
New Zealand government debentures, 4s	10,000	0	0	9,050	0	0
Austrian silver rentes	15,000	0	0	8,005	0	3
Brazilian deposit, Para	rs. 10,000			801	15	5
Brazilian deposit, Rio de Janeiro	10,000			985	0	0
Boston city bonds, 5s, 1869	£10,000	0	0	10,600	0	0
Boston city bonds, 5s, 1873	10,000	0	0	10,600	0	0
Providence city bonds, 5s	10,500	0	0	10,710	0	0
Chilian government bonds, 5s	18,000	0	0	9,545	16	8
Bergische Markische Railway debentures	th. 59,800			7,386	7	3
Oberschlesische Railway debentures, 3½s	5,000			646	18	3
Prussian state bonds	2,700			561	6	2
Rhein Nahe Railway debentures	32,500			4,739	12	10
Dutch Indian Railway bonds, 4½s	£10,500	0	0	8,320	16	8
Dunabrug and Witepsk Railway	9,600	0	0	9,916	17	4
Imperial Brazilian loan, 5s	10,000	0	0	7,654	16	1
Massachusetts state bonds, 5s	17,600	0	0	18,656	0	0
Norwegian government bonds, 4½s	10,000	0	0	9,607	14	2
Provincial Orel-Vitebsk Railway	6,000	0	0	5,019	5	0
St. Louis city bonds, 6s	8,000	0	0	8,610	0	0
Swedish government bonds, 4½s	10,000	0	0	9,628	16	8
Swiss investment	fr. 45,000			1,864	16	1

United States bonds	$721,000	00	£152,414	15	0
Wurtemberg state bonds	fl. 20,000		1,313	8	7
Bell Brothers (limited) debentures	£20,000	0 0	20,000	0	0
Chelsea water works debenture stock	300	0 0	306	12	3
Evesham and Redditch Railway	20,000	0 0	20,000	0	0
Gas-Light and Coke Co. debentures, 4s	4,515	0 0	4,515	0	0
Great Eastern Railway debenture stock	20,000	0 0	20,949	15	6
Grand Junction Water Works Co.	1,500	0 0	1,503	5	0
Isle of Wight Railway Co. deb. stock	4,600	0 0	5,158	6	6
Isle of Wight R'y perp. deb. stock "B"	27,039	0 0	31,432	0	0
Lambeth water works debenture stock	345	0 0	345	0	0
London and St. Kath. Dock Co. debs.	2,000	0 0	2,000	0	0
Llynvi and Ogmore R'y debentures, 4½s	10,778	0 0	10,778	0	0
Manchester, Sheffield, and Lincoln R'y	5,000	0 0	4,992	5	10
Mersey Docks and Harbor Co. deb.	20,000	0 0	20,000	0	0
Millwall Dock Company debentures	46,500	0 0	52,886	16	6
North Metropolitan Tramways Company	5,000	0 0	5,000	0	0
Southwark and V. Water Co. debs., 4½s	10,000	0 0	10,000	0	0
Southwark and V. Water Co. debs., 4s	4,000	0 0	4,000	0	0
The Shotts Iron Company	19,625	0 0	19,625	0	0
Weymouth and Portland Railway debs.	10,000	0 0	10,000	0	0
Chelsea water w'ks perp. pref'ce st'k, 4½s,	1,810	0 0	1,822	2	9
City of Glasgow Un. R'y pref. st'k "F,"	10,000	0 0	11,641	10	7
Gas-Light and Coke Co. pref. stock, 5s	500	0 0	500	0	0
Gt. Eastern R'y pref'ce stock, 5s, 1862	10,600	0 0	10,918	5	9
" " " 1863	7,000	0 0	7,182	17	0
" " " 1864	10,000	0 0	10,134	19	2
London, B., and So. Coast R'y stock, 5s	10,000	0 0	10,470	4	8
London and St. Kath. Dock Co. pref. st'k,	10,000	0 0	10,000	0	0
London and St. Kath. Dock Co. new stock,	7,000	0 0	7,375	0	0
Llynvi and Ogmore Railway, 6s	27,900	0 0	33,439	18	4
North British Railway pref. stock, 4½s	15,000	0 0	14,365	12	2
North Staffordshire Railway pref. stock	10,550	0 0	10,987	18	4
Southwark and V. Water Co. stock, 5s	9,000	0 0	9,003	15	0
Weymouth and Portland Railway	25,000	0 0	19,651	12	3
Great North of Scotland Railway	7,716	0 0	8,054	6	5
Caledonian Railway Company	30,920	0 0	31,336	16	4
East London Water Works Company	3,000	0 0	4,338	9	11
Gas-Light and Coke Co., "H" stock	3,125	0 0	4,445	5	0
Gas-Light and Coke Co., "A" stock	8,030	0 0	14,089	10	3
Grand Junction Water Works Company	2,000	0 0	3,199	0	5
Lambeth Water Works Company	2,040	0 0	2,910	0	0
Southwark and Vauxhall W. W. Co.	6,600	0 0	7,405	8	0
Rent charges	–		14,518	6	8
			£1,192,437	14	1
			$5,962,188	52	

Securities held as collateral for cash loans:—

	Loaned thereon.
Parochial and other public loans	£187.987 12 9
On life interest	29,075 18 11
On reversions	44,873 7 2
Company's policies assigned	48,147 0 8
On personal security	11,195 8 9
On Indian and Colonial government securities	30,000 0 0
On stocks of sundry companies	16,254 13 0
On railway preference shares	24,000 0 0
	£391,534 1 3
	$1,957,670 31

Summary of Assets Dec. 31, 1878.

Cash value of unencumbered real estate	$385,546 27	
Loans on mortgage of real estate (first liens),	2,768,848 27	
Stocks, bonds, etc., as per schedule	5,962,188 52	
Loans on collateral security, as per schedule,	1,957,670 31	
Cash in the office of the company	1,775 21	
Cash deposited in various banks	435,560 73	
Interest due and accrued	152,218 96	
Premiums in course of collection (gross)	58,977 85	
Bills receivable not matured	111,898 12	
Due from other companies and agents	489,360 23	
Stamps, $1,502.27; rents due, $1,494.00	2,996 27	
Life interests	10,994 82	
Reversions	161,985 02	
Gross Assets		$12,500,020 58

Liabilities.

Net amount of unpaid losses	$291,118 67	
Unearned premiums on outstanding risks	676,148 75	
Life and annuity reserve fund	7,104,640 65	
Bills payable not matured	6,125 00	
Dividends to stockholders unpaid	6,405 39	
Due and accrued for rent, salaries, etc.	35,378 56	
Due other companies and agents	118,705 77	
Gross Liabilities, except Capital		8,238,522 79
Surplus as regards policy-holders		$4,261,497 79
Paid-up Capital		750,000 00
Surplus over Capital		$3,511,497 79

Income.

Cash received for fire premiums	$2,028,446 27
Cash received for life premiums	789,085 36
Interest and dividends received from all sources	536,250 96
Income from all other sources	15,467 88
Gross Cash Income	$3,369,250 47

Expenditures.

Cash paid for fire losses	$900,092 29
Net cash paid for life losses	469,132 85
Cash dividends paid	318,750 00
Cash paid surrender of life policies	53,877 08
to annuitants	32,921 04
for commissions and brokerage	308,433 50
for salaries of officers and employés	366,488 69
for state and local taxes	28,314 17
for incidentals	14,350 81
Gross Cash Expenditures	$2,492,360 43

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$438,114,000 00	$1,345,727 78
Fire risks written during 1878	660,379,000 00	2,028,446 27
Total	$1,098,493,000 00	$3,374,174 05
Deduct risks expired and terminated	658,240,200 00	2,021,876 53
In force at end of year	$440,252,800 00	$1,352,297 52

Miscellaneous.

Premiums received from organization of company (fire),	$24,780,698 00
Losses paid from organization of company (fire)	14,361,381 00
Cash dividends declared from organization of company	2,370,836 88
Fire losses incurred during the year	900,092 29
Company's stock owned by directors	145,275 00

NORTH GERMAN FIRE INSURANCE COMPANY, HAMBURG, GERMANY.

[Incorporated May 28, 1868. Commenced business June 1, 1868.]

Paid-up Capital, 900,000 marks.

A. E. Schmidt, *President.* *Managing Director*, Clemens Perger.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
Norwegian state bonds, 1874	mk. 50,000 00	mk. 49,087 00
Norwegian state bonds, 1878	91,800 00	87,439 50
Altona Kiel Railway bonds	50,000 00	50,872 50
United States bonds	$299,500 00	1,312,371 58
		mk. 1,499,771 08

Summary of Assets Dec. 31, 1878.

	Mk. pfg.	
Loans on mortgage of real estate (first liens),	52,500 00	
Stocks, bonds, etc., as per schedule	1,499,771 08	
Cash in the office of the company	2,312 16	
Cash deposited in various banks	80,706 63	
Premiums in course of collection (gross)	255,194 02	
Bills of exchange	330,153 94	
Gross Assets		mk. 2,220,637 83

Liabilities.

	Mk. pfg.	
Losses adjusted, unpaid	22,400 00	
Losses claimed and reported	77,242 72	
Total amount of losses	99,642 72	
Less re-insurance	59,601 19	
Net amount of unpaid losses	40,041 53	
Unearned premiums on outstanding risks	409,032 95	
All other liabilities	274,975 83	
Gross Liabilities, except Capital		724,050 31
Surplus as regards policy-holders		mk. 1,496,587 52
Paid-up Capital		900,000 00
Surplus over Capital		mk. 596,587 52

Income.

	Mk. pfg.	
Cash received for fire premiums	1,511,725 22	
Deduct re-insurance and return premiums,	763,496 13	
Net cash received for fire premiums		mk. 748,229 09
Interest received on bonds and mortgages		4,638 00
Interest and dividends received from all sources		84,279 63
Gross Cash Income		mk. 837,146 72

Expenditures.

	Mk. pfg.	
Cash paid for fire losses	413,680 19	
Deduct salvage and re-insurance	166,849 68	
Net cash paid for fire losses		mk. 246,830 51
Cash dividends paid		75,000 00
Cash paid for commissions and brokerage		116,884 67
Cash paid for salaries and taxes		155,938 42
Gross Cash Expenditures		mk. 594,653 60

Risks and Premiums.

	Mk. pfg.	Premiums. Mk. pfg.
Fire risks outstanding Dec. 31, 1877,	121,514,796 00	535,101 98
Fire risks written during 1878 . .	270,393,405 00	1,511,725 22
Total	391,908,201 00	2,046,827 20
Deduct risks expired and terminated,	181,683,485 00	623,124 97
In force at end of year . . .	210,224,716 00	1,423,702 23
Deduct amount re-insured . .	64,860,049 00	618,838 14
Net amount in force . . .	145,364,667 00	804,864 09

Miscellaneous.

	Mk. pfg.
Premiums received from organization of company .	6,920,363 90
Losses paid from organization of company . .	1,912,573 39
Cash dividends declared from organization of company .	298,950 00
Fire losses incurred during the year	269,706 04
Company's stock owned by directors	330,000 00

NORWICH UNION FIRE INSURANCE COMPANY, NORWICH, ENGLAND.

[Incorporated 1797. Commenced business 1797.]

Paid-up Capital, $330,000.

Harry S. Patteson, *President.* *Secretary*, Charles E. Bignold.

Office, Surrey Street, Norwich.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
Bank of England stock	$130,000 00	$332,800 00
3 per cent consols	540,000 00	510,975 00
3 per cent annuities	252,769 00	235,075 25
India 4 per cents	63,647 50	63,647 50
East India Railway debenture stock . .	60,000 00	66,000 00
Cornwall Railway debenture stock . . .	65,000 00	73,450 00
Manchester, Sheffield, and Lincolnshire Railway stock	100,000 00	111,000 00
North-Eastern Railway debenture stock . .	33,500 00	34,505 00
South Indian Railway debenture stock . .	150,000 00	159,000 00
	$1,394,916 50	$1,586,452 75

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
7 shares Norwich Union Insurance Company .	$17,500 00	$2,500 00

SUMMARY OF ASSETS SEPT. 28, 1878.

Cash value of unencumbered real estate	$119,271 56	
Loans on mortgage of real estate (first liens)	235,000 00	
Stocks, bonds, etc., as per schedule	1,586,452 75	
Loans on collateral security, as per schedule	2,500 00	
Cash deposited in various banks	725,484 40	
Interest due and accrued	15,949 55	
Premiums in course of collection (gross)	102,014 20	
London Salvage Corps Building Fund	3,605 00	
Engines, etc.	7,500 00	
Gross Assets		$2,797,777 46

LIABILITIES.

Net amount of unpaid losses	$107,320 58	
Unearned premiums on outstanding risks	575,536 48	
Dividends to stockholders unpaid	42,712 73	
All other liabilities	2,000 00	
Gross Liabilities, except Capital		727,569 79
Surplus as regards policy-holders		$2,070,207 67
Paid-up Capital		330,000 00
Surplus over Capital		$1,740,207 67

PHŒNIX ASSURANCE COMPANY, LONDON, ENGLAND.

[Incorporated 1782. Commenced business 1783.]

PAID-UP CAPITAL. £71,918 15 0.

OCTAVIUS E COOPE, *Chairman.* *Secretary*, JOHN J. BROOMFIELD.

Office, No. 19 Lombard Street, London.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
3 per cent consolidated annuities	£200,000 0 0	£189,500 0 0
New 3 per cent annuities	100,000 0 0	93,250 0 0
Canada 5 per cent inscribed stock	10,300 0 0	10,712 0 0
Canada Dominion stock	10,309 5 8	10,309 5 8
India 4 per cent assn's	20,000 0 0	20,050 0 0
" " debentures	15,000 0 0	14,925 0 0
" " loans	25,000 0 0	20,000 0 0
East India Railway debenture stock	20,000 0 0	22,000 0 0
London and No.-Western Railway st'k,	10,000 0 0	10,500 0 0
South-Eastern 5 per cent consolid. st'k,	10,000 0 0	12,200 0 0
London, Brighton, and S. Coast R'y st'k,	10,000 0 0	11,500 0 0
North Staffordshire debenture stock	10,000 0 0	10,725 0 0
Great Eastern 5 per cent debenture st'k,	4,000 0 0	4,880 0 0
East Indian Railway debentures	60,000 0 0	60,000 0 0
Loaned on life policies	3,079 10 0	3,079 10 0

Gas-Light and Coke Company's stock .	£20,000	0	0	£20,000	0	0
Land Securities Company debentures .	40,000	0	0	40,000	0	0
Cape of Good Hope bonds . . .	20,000	0	0	18,425	0	0
Victoria 4 per cent bonds . . .	20,000	0	0	17,882	0	0
South Australian bonds . . .	20,000	0	0	18,125	0	0
	£627,688	15	8	£608,062	15	8

Summary of Assets Dec. 25, 1878.

Cash value of unencumbered real estate,	£118,949	9	5			
Loans on mort. of real estate (first liens),	185,957	10	0			
Interest due or accrued thereon . .	411	10	0			
Stocks, bonds, etc., as per schedule .	608,062	15	8			
Cash in the office of the company . .	295	2	5			
Cash deposited in various banks . .	35,365	5	3			
Interest due and accrued . . .	7,207	10	0			
Premiums in course of collection (gross),	54,175	4	8			
Notes taken for marine and inl'd risks,	11,000	15	0			
Gross Assets				£1,021,425	2	5

Liabilities.

Net amount of unpaid losses . .	£60,150	0	0			
Unearned prems. on outstanding risks,	262,655	17	7			
Dividends to stockholders unpaid . .	2,067	0	0			
Gross Liabilities, except Capital .				324,872	17	7
Surplus as regards policy-holders				£696,552	4	10
Paid-up Capital				71,918	15	0
Surplus over Capital				£624,633	9	10

Income.

Cash received for fire premiums . .	£525,311	15	3			
Deduct re-insurance and return prems.	14,323	2	10			
Net cash received for fire premiums .				£510,988	12	5
Interest received on bonds and mortgages . . .				7,093	16	9
Interest and dividends received from all other sources .				29,721	9	2
Gross Cash Income				£547,803	18	4

Expenditures.

Cash paid for fire losses				£257,937	6	5
dividends paid				131,079	0	0
paid for commissions and brokerage . . .				75,720	14	7
paid for salaries of officers and employés . .				54,468	7	10
Gross Cash Expenditures				£519,205	8	10

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877,	£157,136,400 0 0	£523,788 0 0
Fire risks written during 1878 .	157,593,478 0 0	525,311 15 3
Total	£314,729,878 0 0	£1,049,099 15 3
Deduct risks expir'd and terminated,	152,781,300 0 0	509,271 0 0
In force at end of year . . .	£161,948,578 0 0	£539,828 15 3
Deduct amount re-insured . .	4,355,100 0 0	14,517 0 0
Net amount in force . .	£157,593,478 0 0	£525,311 15 3

Miscellaneous.

Premiums received from organization of company,	£19,621,799 12 0
Losses paid from organization of company . . .	12,323,542 16 0
Cash dividends declared from organization of company,	4,054,332 12 6
Losses incurred during the year	248,385 0 0

QUEEN INSURANCE COMPANY, LIVERPOOL, ENGLAND.

[Incorporated Aug. 19, 1858. Commenced business Aug. 19, 1858.]

Paid-up Capital, £180,035.

James M. Wilson, *Manager.* *Sub-Manager*, Thomas W. Thompson.

Office, Queen Insurance Building, Liverpool.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Cost value.
United States bonds, 6s	$720,000 00	£143,525 16 11
United States bonds, 5s	425,000 00	90,730 0 9
Canadian bonds, 5s	£10,500 0 0	10,500 0 0
New Dominion bonds, 6s . . .	20,000 0 0	20,000 0 0
Melbourne city bonds, 6s . . .	7,000 0 0	7,073 0 0
Geelong city bonds, 6s	250 0 0	250 0 0
Dunedin city bonds, 7s	1,200 0 0	1,246 0 0
British government consols, 3s . .	5,000 0 0	4,572 1 1
Bombay, Baroda, and C. India R'y stock,	5,000 0 0	5,188 17 6
Great Indian Peninsular Railway stock .	15,000 0 0	16,494 4 11
Great Western preference stock . .	20,000 0 0	21,941 13 4
North British Monkland Railway, 6s .	2,500 0 0	3,253 2 0
Lancashire and Yorkshire pref. shares .	35,000 0 0	39,080 0 0
Lancashire and Yorkshire ordinary shares,	3,000 0 0	3,801 6 7
Caledonian Railway stock . . .	10,000 0 0	11,149 17 6
Great Western Railway stock . . .	11,300 0 0	11,494 5 4

Indian government bonds (new), 4s,	£122,000	0	0	£9,914	6	10
Inman Steamship Company bonds . .	5,000	0	0	5,000	0	0
North-Eastern Railway ordinary stock .	7,000	0	0	9,795	18	3
Glasg., Hamilton, and Bothwell R'y st'k,	2,000	0	0	2,897	2	1
Oude and Rohilkund R'y debentures .	10,000	0	0	9,862	10	0
East Indian Railway debentures . .	10,000	0	0	10,015	2	6
Caledonian Railway preference shares .	234	0	0	336	7	6
West Derby Union bonds . . .	7,000	0	0	7,000	0	0
East Molesey Local Board bonds . .	1,850	0	0	1,850	0	0
				£446,971	13	1

Securities held as collateral for cash loans: —

	Market value.			Loaned thereon.		
London and North-Western R'y stock .						
South-Eastern Railway stock . . .						
North-Eastern Railway stock . . .	£2,587	10	0	£2,300	0	0
Great Western Railway of Canada stock,						
Lancashire and Yorkshire Railway stock,	3,545	12	2	3,000	0	0
London, Brighton, and S. Coast R'y st'k,	3,900	0	0	2,850	0	0
Loaned on life interests, etc. . . .	.	.	.	27,848	13	6
Loaned on personal security . . .	.	.	.	16,648	14	3
				£52,647	7	9

Summary of Assets Dec. 31, 1878.

Cash value of unencumbered real estate,	£183,171	2	11			
Loans on mort. of real estate (first liens),	131,839	16	4			
Interest due or accrued thereon . .	2,714	15	10			
Stocks, bonds, etc., as per schedule .	446,971	13	1			
Loans on collat'l security, as per schedule,	52,647	7	9			
Cash in the office of the company . .	218	18	11			
Cash deposited in various banks . .	49,223	15	1			
Interest due and accrued . . .	6,935	18	10			
Premiums in course of collection (gross),	9,400	18	2			
Rents due and accrued	2,516	6	0			
Re-insurance due from other companies .	8,926	14	10			
Balances due from branches . . .	40,403	13	10			
Furniture, etc. . . £2,987 19 3						
Gross Assets				£934,971	1	7

Liabilities.

Net amount of unpaid losses . . .	£41,978	9	9
Unearned premiums on outstanding risks,	91,254	17	9
Life and annuity reserve fund . .	324,624	6	4
Dividends to stockholders unpaid . .	183	9	0
Due and accrued for rent, salaries, etc. .	5,547	8	2

Due other companies	£41,746 5 4	
Foreign drafts not matured	1,805 3 6	
Gross Liabilities, except Capital		£507,139 19 10
Surplus as regards policy-holders		£427,831 1 9
Paid-up Capital		180,035 0 0
Surplus over Capital		£247,796 1 9

Income.

Cash received for fire premiums	£456,274 8 9
Interest and dividends received from all sources	24,455 15 11
Income from transfer fees, £126 10 0; life profits, £11,629 14 8	11,756 4 8
Gross Cash Income	£492,486 9 4

Expenditures.

Cash paid for fire losses	£251,661 16 4
dividends paid	27,005 5 0
paid for commissions and brokerage	79,657 8 0
paid for salaries and taxes	53,567 10 8
Gross Cash Expenditures	£411,892 0 0

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877,	£47,522,100 0 0	£180,353 9 10
Fire risks written during 1878	165,122,000 0 0	626,646 4 8
Total	£212,644,100 0 0	£806,999 14 6
Deduct risks expired and terminated,	119,659,900 0 0	454,118 3 1
In force at end of year	£92,984,200 0 0	£352,881 11 5
Deduct amount re-insured	44,893,000 0 0	170,371 15 11
Net amount in force	£48,091,200 0 0	£182,509 15 6

Miscellaneous.

Premiums received from organization of company	£3,783,172 0 0
Losses paid from organization of company	2,474,225 0 0
Cash dividends declared from organization of company	258,934 0 0
Fire losses incurred during the year	251,661 16 4
Company's stock owned by directors	22,279 0 0

COMPAGNIE DE RÉASSURANCES GÉNÉRALES, PARIS, FRANCE.

[Incorporated June 26, 1879. Commenced business July 1, 1879.]

PAID-UP CAPITAL, 8,750,000 francs.

FERDINAND BARROT, *President.* *Manager*, A. NIVERT.

Office, No. 19 Rue Monsigny, Paris.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
French government bonds, 5s	fr. 5,000,000 00	fr. 5,932,500 00
French government bonds, 3s	1,000,000 00	838,000 00
French government redeemable bonds, 3s,	1,000,000 00	865,500 00
Paris, Lyons, and Mediter. R'y bonds	325,000 00	251,712 50
South Railway bonds	325,000 00	247,650 00
East Railway bonds	325,000 00	245,700 00
Orleans Railway bonds	325,000 00	250,900 00
	fr. 8,300,000 00	fr. 8,631,962 50

SUMMARY OF ASSETS SEPT. 30, 1879.

Stocks, bonds, etc., as per schedule,	fr. 8,631,962 50	
Cash in the office of the company	7,203 57	
Cash deposited in bank	181,549 65	
Premiums in course of collection (gross)	226,648 60	
Gross Assets		fr. 9,047,364 32

LIABILITIES.

Losses claimed and reported	fr. 12,146 34	
Unearned premiums on outstanding risks,	115,458 72	
Due and accrued for rent, salaries, etc.	20,000 00	
State and local taxes	51,738 10	
Commissions and brokerage	58,219 55	
Gross Liabilities, except Capital		257,562 71
Surplus as regards policy-holders		fr. 8,789,801 61
Paid-up Capital		8,750,000 00
Surplus over Capital		fr. 39,801 61

INCOME.

Cash received for fire premiums	fr. 4,268 83
Interest and dividends received from all sources	74,728 75
Income from all other sources	51,738 10
Gross Cash Income	fr. 130,735 68

Expenditures.

Cash paid for fire losses	fr. 970 98
for commissions and brokerage	1,067 22
for salaries of officers and employés	13,945 33
for state and local taxes	49,266 95
for incidentals	39,551 00
Gross Cash Expenditures	fr. 104,801 48

Risks and Premiums.

		Premiums.
Fire risks written during 1879	fr. 107,749,470 00	fr. 230,917 43
In force at end of year	fr. 107,749,470 00	fr. 230,917 43

Miscellaneous.

Premiums received from organization of company	fr. 230,917 43
Losses paid from organization of company	970 98
Fire losses incurred during the year	13,117 32
Company's stock owned by directors	450,000 00

ROYAL INSURANCE COMPANY, LIVERPOOL, ENGLAND.

[Incorporated May 31, 1845. Commenced business June 13, 1845.]

Paid-up Capital, $1,447,725.

John H. McLaren, *Manager and Secretary.*

Sub-Manager, Digby Johnson.

Office, No. 1 North John Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds, 6s	£41,666 13 4	£42,600 0 0
" " 10-40 bonds reg.	38,541 13 4	40,006 5 0
" " funded loan, 5s	13,541 13 4	13,877 10 0
" " currency bonds reg.	317,708 6 8	365,428 2 6
British reduced annuities	130,000 0 0	123,500 0 0
Canadian consolidated stock	11,000 0 0	11,110 0 0
Canada Dominion stock	19,927 16 9	20,525 13 5
Italian consolidated stock	4,814 16 3	3,640 0 0
London and North-Western R'y stock,	237,364 18 9	264,455 1 1
Lancashire and Yorkshire Railway stock,	89,633 15 0	108,256 15 3
North-Eastern Railway stock	131,770 0 0	147,977 11 0
Great Northern Railway stock	127,580 0 0	136,445 12 0
Midland Railway stock	133,883 15 0	160,798 2 2
North-Eastern Railway stock	14,225 0 0	17,183 15 0
Great Western Railway stock	137,330 0 0	165,797 16 0
London and North-Western R'y stock	72,045 0 0	83,658 12 0
Shrewsbury and Hereford Railway stock,	7,910 0 0	11,074 0 0

Furness Railway stock . . .	£15,330	0	0	£25,925	4	0
Manch., Sheffi'ld, and Linconsh'e R'y st'k,	73,834	8	1	89,629	7	7
Whitehaven, C., and Egremont R'y st'k,	630	0	0	630	0	0
Great Eastern Railway stock . . .	12,957	0	0	12,704	12	2
North Staffordshire Railway stock . .	36,220	0	0	40,947	10	0
North and So.-Western Junc. R'y stock,	2,240	0	0	3,808	0	0
London, Brighton, and S. Coast R'y st'k,	4,000	0	0	4,800	0	0
	£1,674,154	16	6	£1,894,779	9	2
				$9,473,897	29	

Securities held as collateral for cash loans: —

	Market value.			Loaned thereon.		
Loans on security of various British railway stocks and shares, with margin of from 16¾ to 75¼ per cent above amount loaned	£689,209	0	0	£524,940	7	7
Corporation of Birmingham				30,000	0	0
" Liverpool				78,804	2	0
" London				25,125	0	0
" Leeds				30,000	0	0
" Plymouth				21,000	0	0
" Manchester				9,034	2	2
" Burton-on-Trent				41,632	1	5
" Birkenhead				33,519	16	3
Various towns and township bonds				69,624	14	3
Liverpool Exchange Building Company bonds . .				118,600	0	0
Liverpool United Gas-Light Company bonds . . .				30,000	0	0
Mersey Docks and Harbor Board bonds				200,737	1	2
London and St. Katharine Dock Company bonds . .				8,000	0	0
Loaned on life policies				121,306	6	8
				£1,342,323	11	6
				$6,711,617	88	

Summary of Assets Dec. 31, 1878.

Cash value of unencumbered real estate .	$1,056,564	95
Loans on mortgage of real estate (first liens*),	3,817,410	35
Stocks, bonds, etc., as per schedule . .	9,473,897	29
Loans on collateral security, as per schedule,	6,711,617	88
Cash in the office of the company . . .	865	57
Cash deposited in various banks . . .	466,685	62
Interest due and accrued	237,728	88
Premiums in course of collection (gross) . .	379,798	05
Gross Assets		$22,144,568 59

Liabilities.

Net amount of unpaid losses . . .	$227,265 55
Unearned premiums on outstanding risks	2,307,371 16
Reclaimable on perpetual fire policies .	19,415 86

* Total value of property mortgaged $7,195,293 00

Life and annuity reserve fund	$11,679,550 00	
Dividends to stockholders unpaid	13,685 84	
Agency and incidental expenses due	135,840 49	
Gross Liabilities, except Capital		$14,383,128 90
Surplus as regards policy-holders		$7,761,439 69
Paid-up Capital		1,447,725 00
Surplus over Capital		$6,313,714 69

Income.

Cash received for fire premiums	$3,879,358 73
Income from all other sources	378,683 08
Gross Cash Income	$4,258,041 81

Expenditures.

Net cash paid for fire losses	$1,907,810 77
Cash dividends paid	434,317 50
Cash paid for commissions and brokerage	534,189 98
for salaries of officers and employés	315,695 15
for incidental expenses	277,711 92
Gross Cash Expenditures	$3,469,725 32

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$990,420,920 00	$4,353,626 40
Fire risks written during 1878	1,260,801,710 00	4,670,853 00
Total	$2,251,222,630 00	$9,024,479 40
Deduct risks expired and terminated	1,031,628,880	3,762,004 09
In force at end of year	$1,219,593,750 00	$5,262,475 31
Deduct amount re-insured	177,500,915 00	791,494 27
Net amount in force	$1,042,092,835 00	$4,470,981 04

Miscellaneous.

Premiums received from organization of company	$59,870,018 94
Losses paid from organization of company	36,150,319 18
Cash dividends declared from organization of company	5,657,499 38
Fire losses incurred during the year	1,907,810 77
Company's stock owned by directors	179,775 00

SCOTTISH COMMERCIAL INSURANCE COMPANY, GLASGOW, SCOTLAND.

[Incorporated Aug. 8, 1865. Commenced business Aug. 14, 1865.]

PAID-UP CAPITAL, $625,000.

ALEXANDER CRUM, *Chairman.* *Secretary*, EDWARD LITCHFIELD.

Office, No. 133 West George Street, Glasgow.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Cost value.
United States registered bonds	$561,000 00	$598,978 08
Canada Dominion stock	48,666 67	50,000 00
Carlton county debenture bonds	5,000 00	5,183 94
Elgin county debenture bonds	5,000 00	5,194 62
Lambton county debenture bonds	14,256 22	15,297 29
Oxford county debenture bonds	8,000 00	8,160 00
Sarnia town debenture bonds	27,000 00	27,968 25
French rentes	2,800 00	3,004 50
Madras Railway Company's stock	5,000 00	5,450 00
	$676,722 89	$719,236 68

Securities held as collateral for cash loans: —

	Par value.	Loaned thereon.
Cambrian Railway	$115,715 00	$66,009 00

SUMMARY OF ASSETS DEC. 31, 1878.

Cash value of unencumbered real estate	$241,306 25	
Loans on mortgage of real estate (first liens)	191,688 37	
Stocks, bonds, etc., as per schedule	719,236 68	
Loans on collateral security, as per schedule	66,009 00	
Cash in the office of the company	258 52	
Cash deposited in various banks	75,927 91	
Interest due and accrued	4,570 75	
Premiums in course of collection (gross)	245,142 87	
Notes taken for fire risks	742 98	
Proprietors' proportion of life profits	5,245 50	
Gross Assets		$1,550,128 83

LIABILITIES.

Net amount of unpaid losses	$146,875 00	
Unearned premiums on outstanding risks	533,993 88	
Dividends to stockholders unpaid	556 50	
Building redemption fund	4,500 00	
Due for borrowed money	20,000 00	
Commissions, brokerage, etc.	36,771 00	
Gross Liabilities, except Capital		742,696 38
Surplus as regards policy-holders		$807,432 45
Paid-up Capital		625,000 00
Surplus over Capital		$182,432 45

Income.

Cash received for fire premiums	$1,324,278 70	
Deduct re-insurance and return premiums	167,082 54	
Net cash received for fire premiums		$1,157,196 16
Interest and dividends received from all sources		54,704 68
Income from transfer fees		284 37
Proportion of life profits		5,245 50
Gross Cash Income		$1,217,430 71

Expenditures.

Cash paid for fire losses	$695,457 04
Cash dividends paid	62,500 00
Cash paid for commissions and brokerage	216,628 66
for salaries of officers and employés	176,519 45
for state and local taxes	21,974 79
Gross Cash Expenditures	$1,173,079 94

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$237,088,076 00	$940,836 90
Fire risks written during 1878	350,811,361 00	1,540,283 32
Total	$587,899,437 00	$2,481,120 22
Deduct risks expired and terminated	306,616,956 00	1,296,983 69
In force at end of year	$281,282,481 00	$1,184,136 53
Deduct amount re-insured	52,392,402 00	167,082 54
Net amount in force	$228,890,079 00	$1,017,053 99

Miscellaneous.

Premiums received from organization of company	$6,481,257 00
Losses paid from organization of company	3,915,383 00
Cash dividends declared from organization of company	395,691 25
Fire losses incurred during the year	695,457 00
Company's stock owned by directors	79,280 00

TRANSATLANTIC FIRE INSURANCE COMPANY, HAMBURG, GERMANY.

[Incorporated Feb. 17, 1872. Commenced business Feb. 17, 1872.]

PAID-UP CAPITAL, $225,000.

M. MEYERSBERG, *President.* *Managing Director*, W. JACOBSEN.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$290,000 00	$298,925 00
Finland government railroad bonds	15,000 00	14,175 00
Norwegian government bonds	15,000 00	14,475 00
Swedish government bonds	29,625 00	28,500 00
Baden government bonds	1,875 00	2,285 62
Bavarian government bonds	1,875 00	2,323 13
Hamburg government bonds	15,000 00	12,375 00
Berlin-Dresden Railroad stock	17,500 00	17,762 50
	$385,875 00	$390,821 25

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Commerce and Disconte Bank	$1,500 00	
Cologne-Minden Railroad	5,871 00	$7,500 00
Cologne-Minden Railroad preferred	976 50	
Gotha real estate loan	1,107 75	
Austrian gold annuities	3,969 00	
Hungarian treasury notes	2,562 50	
Oldenburg Landes Bank	1,285 20	
Hamburg Hypotheken Bank	2,137 50	12,237 50
International Bank	2,075 00	
Norwegian government bonds	1,230 37	
Austrian silver annuities	1,590 00	
	$24,304 82	$19,737 50

SUMMARY OF ASSETS DEC. 31, 1878.

Cash value of unencumbered real estate	$33,625 00	
Loans on mortgage of real estate (first liens*),	21,000 00	
Stocks, bonds, etc., as per schedule	390,821 25	
Loans on collateral security, as per schedule	19,737 50	
Cash in the office of the company	3,688 44	
Cash deposited in various banks	197,461 19	
Premiums in course of collection (gross)	31,104 39	
Gross Assets		$697,437 77

* Total value of property mortgaged $296,687 50
Amount of insurance held as collateral 182,347 50

Liabilities.

Losses claimed and reported	$24,266 25	
Less re-insurance	9,198 75	
Net amount of unpaid losses	$15,067 50	
Unearned premiums on outstanding risks	244,513 53	
Dividends to stockholders unpaid	117 00	
Due other companies for re-insurance	60,768 22	
Gross Liabilities, except Capital		$320,466 25
Surplus as regards policy-holders		$376,971 52
Paid-up Capital		225,000 00
Surplus over Capital		$151,971 52

Income.

Cash received for fire premiums	$563,445 86	
Deduct re-insurance and return premiums	296,820 51	
Net cash received for fire premiums		$266,625 35
Interest and dividends received from all sources		19,720 64
Income from rent		5,304 17
Commissions and fees		78,683 88
Gross Cash Income		$370,334 04

Expenditures.

Cash paid for fire losses	$260,617 60	
Deduct salvage and re-insurance	109,008 74	
Net cash paid for fire losses		$151,608 86
Cash dividends paid		26,883 00
Cash paid for commissions, salaries, and taxes		158,041 97
Gross Cash Expenditures		$336,533 83

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$49,696,711 00	$382,978 19
Fire risks written during 1878	76,303,973 00	563,445 86
Total	$126,000,684 00	$946,424 05
Deduct risks expired and terminated	70,128,278 00	462,197 35
In force at end of year	$55,872,406 00	$484,226,70
Deduct amount re-insured	29,100,439 00	281,317 92
Net amount in force	$26,771,967 00	$202,908 78

MISCELLANEOUS.

Premiums received from organization of company	$2,252,218 61
Losses paid from organization of company	904,896 59
Cash dividends declared from organization of company	135,000 00
Fire losses incurred during the year	220,107 99
Company's stock owned by directors	204,000 00

WESTERN ASSURANCE COMPANY, TORONTO, CANADA.

[Incorporated August, 1851. Commenced business August, 1851.]

PAID-UP CAPITAL, $400,000.

JOHN MCMURRICH, *President.* *Secretary*, J. J. KENNY.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Village of Arthur bonds	$3,000 00	$3,150 00
Town of Barrie bonds	2,500 00	2,375 00
Township of Fenelon bonds	4,707 31	5,083 89
Township of Hawick bonds	3,500 00	3,500 00
City of Hamilton bonds	6,980 00	6,282 00
Village of Harriston bonds	20,000 00	17,460 00
Town of Lindsay bonds	3,500 00	3,325 00
" Listowel bonds	22,000 00	22,660 00
" Mount Forest bonds	15,000 00	13,095 00
" Milton bonds	13,000 00	11,570 00
" Orillia bonds	6,100 00	5,947 50
" Owen Sound bonds	14,000 00	13,440 00
Village of Port Perry bonds	6,000 00	5,700 00
Village of Pembroke bonds	25,000 00	24,125 00
Town of Palmerston bonds	15,000 00	13,095 00
Village of Streetsville bonds	10,000 00	8,900 00
Township of St. Vincent bonds	1,200 00	1,140 00
Town of Stratford bonds	20,880 00	22,579 20
Town of Strathroy bonds	10,000 00	9,500 00
Municipality of Shumah bonds	35,000 00	35,000 00
City of Toronto bonds	22,760 00	23,442 80
Village of Uxbridge bonds	10,000 00	9,500 00
Town of Whitby bonds	23,750 00	23,275 00
Town of Windsor bonds	1,000 00	1,000 00
United States bonds	466,000 00	494,420 00
Georgia state bonds	25,000 00	25,625 00
Mississippi deposit	15,000 00	15,000 00
Imperial Building Society stock	41,800 00	45,980 00
Dominion Saving and Invest. Society stock	20,000 00	24,600 00
Canadian Bank of Commerce stock	61,850 00	70,509 00
Ontario Bank stock	12,000 00	8,520 00
	$936,527 31	$969,799 39

Summary of Assets Dec. 31, 1879.

Cash value of unencumbered real estate	$67,408 59	
Loans on mortgage of real estate (first liens)	48,459 36	
Interest due or accrued thereon	1,051 45	
Stocks, bonds, etc., as per schedule	969,799 39	
Cash in the office of the company	457 68	
Cash deposited in various banks	123,585 73	
Interest due and accrued	5,019 70	
Premiums in course of collection (gross)	79,503 26	
Notes taken for marine and inland risks	56,011 43	
Re-insurance due	879 80	
Gross Assets		$1,352,176 39

Liabilities.

Losses claimed and reported	$85,627 99	
Losses disputed or resisted	3,625 00	
Unearned premiums on outstanding risks	464,795 78	
Dividends to stockholders unpaid	520 30	
Commissions and brokerage	17,065 17	
Dividend payable January, 1880	30,000 00	
Gross Liabilities, except Capital		601,634 24
Surplus as regards policy-holders		$750,542 15
Paid-up Capital		400,000 00
Surplus over Capital		$350,542 15

Income.

Cash received for fire premiums	$885,018 36	
Deduct re-insurance and return premiums	109,966 48	
Net cash received for fire premiums		$775,051 88
Cash received for marine and inland prems.	$104,674 93	
Deduct re-insurance and return premiums	19,688 97	
Net cash rec'd for marine and inland prems.		84,985 96
Unpaid premium notes rec'd during the year	$31,906 07	
Interest and dividends received from all other sources		60,539 50
Income from rents		370 00
Gross Cash Income		$920,947 34

Expenditures.

Cash paid for fire losses	$509,790 52	
Deduct salvage and re-insurance	47,344 20	
Net cash paid for fire losses		$462,446 32
Cash paid for marine and inland losses	$82,037 11	
Deduct salvage and re-insurance	12,849 60	
Net cash paid for marine and inland losses		69,187 51
Cash dividends paid		60,000 00

Cash paid for commissions and brokerage	$149,951 10
for salaries of officers and employés	19,249 44
for state and local taxes	14,478 90
for incidentals	58,133 65
Gross Cash Expenditures	$833,446 92

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1878	$68,826,764 00	$762,997 74
Fire risks written during 1879	76,146,610 00	893,057 85
Total	$144,973,374 00	$1,656,055 59
Deduct risks expired and terminated	73,952,396 00	774,558 67
In force at end of year	$71,020,978 00	$881,496 92
Deduct amount re-insured	2,688,509 00	36,619 73
Net amount in force	$68,332,469 00	$844,877 19
Marine risks outstanding Dec. 31, 1878	$388,400 00	$19,549 19
Marine risks written during 1879	13,262,729 00	130,573 55
Total	$13,651,129 00	$150,122 74
Deduct risks expired and terminated	13,089,971 00	112,951 53
In force at end of year	$561,158 00	$37,171 21

INSURANCE COMPANIES

OF OTHER STATES AND FOREIGN COUNTRIES

(EXCEPTING LIFE AND ACCIDENT COMPANIES)

AUTHORIZED TO DO BUSINESS IN MASSACHUSETTS, WITH THE AGENTS ACTING FOR THE SAME, AND THE AMOUNT OF BUSINESS DONE AND TAX PAID BY EACH, FOR THE YEAR ENDING OCT. 31, 1879, AS RETURNED TO THE TAX COMMISSIONER, AND BY HIM COMPILED.

EVERY AGENT of any insurance company not incorporated in this Commonwealth is required by law to procure from the Insurance Commissioner a CERTIFICATE OF AUTHORITY for each company for which he proposes to act. The Certificate specifies the name of the Agent, and also the name of the company for which he is authorized to act. It expires, and must be renewed, on the first day of April in each year.

To guard against the impositions of fraudulent companies and dishonest agents, the Commissioner deems it his duty to advise that parties solicited to insure in any company not chartered in this State *should decline to deal with any person not holding the Commissioner's Certificate of Authority, or to insure in any company not named in the Certificate.*

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
ÆTNA INSURANCE COMPANY	Hartford, Conn.			
Adams, Coleman S.	Framingham	$135,000 00	$1,180 11	$23 60
Alden, Jared F.	Middleborough	57,433 00	706 63	14 13
Bird, Herman	Cambridge	104,855 00	1,281 45	25 63
Bradway, M., & Son	Monson	145,975 00	1,353 07	27 06
Brown, Samuel W.	Concord	28,400 00	305 40	6 11
Carter, B. F., & Co.	Newburyport	354,272 00	3,591 17	71 82
Chaffee, J. C.	Lee	106,833 34	1,635 34	32 71
Chapin, Charles M.	Hyde Park	89,699 00	912 14	18 24
Church, H. C.	Lowell	397,650 00	4,435 93	88 72
Clapp, Lafayette	Easthampton	42,750 00	415 78	8 31
Cogswell, Theodore F.	Ipswich	22,475 00	290 75	5 81
Danforth, Keyes	Williamstown	17,580 00	186 55	3 73
Davis, James F.	Barre	29,750 00	395 87	7 92
Dunham & Wilson	Pittsfield	255,238 00	2,769 84	55 40
Dunham, Henry J.	Stockbridge	113,255 00	1,268 38	25 37
Fisher, M. M.	Medway	165,047 00	1,888 90	37 78
Fiske, George B.	Holliston	90,117 66	963 04	19 26

Flagg & Tyler	North Adams	73,280 00	936 88	18 74
Forbush, James M.	Natick	43,362 50	321 10	6 42
Francis, L M.	Hinsdale	22,650 00	289 25	5 78
Fuller, E. J.	Winchendon	18,800 00	279 63	5 59
Gifford, James	Provincetown	53,075 00	649 75	12 99
Goodell, W. S	Haverhill	415,225 00	4,222 82	84 46
Gordon, William R.	Beverly	27,300 00	282 55	5 65
Gould, Jesse, & Son	Chelsea	38,540 30	483 04	9 66
Hall, John T.	Plymouth	139,250 00	1,756 77	35 14
Hardwick, John.	Quincy	37,055 00	358 04	7 16
Hayward, E. H.	Ayer	72,625 00	645 34	12 91
Hellyar, S. H.	Palmer	11,700 00	114 50	2 29
Howland, F. P., & Sons	Abington	78,650 00	809 28	16 19
Hunt & Hamilton	Athol	177,833 33	2,029 74	40 59
Hyde, James F. C.	Newton	225,000 00	2,033 94	40 68
Ingraham, W. H.	Watertown	81,925 00	1,000 85	20 02
Jennings, Albert	Wellesley	191,275 00	1,603 78	32 07
Johnson, R. B.	Holyoke	290,690 00	2,680 10	53 60
Johnson, Waldo	Webster	93,187 00	1,151 87	23 04
Kendall, Isaac B.	Charlestown	41,300 00	400 27	8 01
Ladd Brothers & Co.	Springfield	923,664 00	8,413 10	168 26
Lane, Otis	Ware	77,510 00	561 00	11 22
Leonard & Lyman	Westfield	229,454 00	2,403 00	48 06
Lyons, Samuel J.	Greenfield	374,429 62	3,754 07	75 08
Mansfield, J. D.	Wakefield	63,820 00	587 12	11 74
May, Henry G.	Hingham	25,513 00	372 37	7 45
Mercer & Whittemore	Boston	2,921,120 23	19,642 22	392 84
Merrill, Charles	Malden	142,809 00	1,583 73	31 67
Meserve, Clement	Hopkinton	70,119 00	911 57	18 23
Nichols, C. S., & Co.	Salem	550,836 92	6,463 14	129 26
Otis, George	Yarmouthport	77,800 50	832 90	16 66

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
ÆTNA INSURANCE CO. (Hartford) — *Concluded.*				
Parker, George G.	Milford	$139,150 00	$1,702 73	$34 05
Parker, James O.	Methuen	76,257 00	891 14	17 82
Paul, Abram C.	Stoughton	30,800 00	376 11	7 52
Pease, Joseph T.	Edgartown	3,950 00	55 50	1 11
Phillips, Elisha M.	Southbridge	110,516 66	1,438 93	28 78
Porter, B. T. H.	Woburn	134,783 33	1,446 65	28 93
Puffer, Loring W.	Brockton	139,700 00	1,733 97	34 68
Richardson, H. N. & O. P.	Attleborough	59,350 00	666 09	13 32
Richardson, O. P., jun.	Attleborough	123,692 00	1,090 02	21 80
Sherman, Joseph	East Weymouth	18,548 33	220 94	4 42
Siggins, Thomas *	Great Barrington	75,018 00	573 00	11 46
Silsbee & Pickford	Lynn	357,120 00	4,368 36	87 37
Skerry, S H., & Co.	North Brookfield	94,475 00	1,085 56	21 71
Slade, John P.	Fall River	26,858 00	229 57	4 59
Slade, John P., & Son	Fall River	97,435 00	949 14	18 98
Smart, Joseph A.	Andover	72,950 00	772 43	15 45
Smith, Henry A.	Stoneham	49,075 00	516 84	10 34
Stacy, S. A., & Son	Gloucester	447,898 00	4,203 24	84 06
Stevens, Charles G., & Son	Clinton	57,328 00	828 85	16 58
Stratton, Daniel W.	Hudson	59,800 00	672 41	13 45
Swan, Albert D.	Lawrence	459,942 55	4,450 81	89 02
Tarr, J. Trueman, & Co.	Rockport	21,150 00	228 73	4 57
Taylor, George W.	Lexington	8,250 00	97 13	1 94
Thomas, E. A.	Amherst	130,455 00	1,012 24	20 24
Tillinghast & Alden	New Bedford	156,195 00	1,955 21	39 10
Tyler, Edward D.	North Adams	36,655 00	397 75	7 95
Underhay, John	Holbrook	28,800 00	376 88	7 54

Upton & Willis	Fitchburg	91,125 00	1,031 39	20 63
Viles, Daniel F.	Waltham	59,850 00	667 45	13 34
Walker, Oliver	Northampton	246,525 00	2,304 33	46 08
Washburn, J. D.	Worcester	929,142 00	10,457 66	209 15
Weston, William H.	Danvers	24,400 00	238 50	4 77
Whitney, E. C.	Marlborough	157,050 00	1,257 18	25 14
Whittier, Samuel	Leominster	60,865 00	456 22	9 12
Williams, S. A.	Taunton	385,990 00	4,155 20	83 10
Wright & Siggins	Great Barrington	16,950 00	194 80	3 90
		$14,734,178 27	$144,257 03	$2,885 07
ÆTNA INSURANCE COMPANY	New York, N.Y.			
Fuller, W. A., & Co.	Springfield	$56,087 50	$873 89	$17 48
Jordan, Lovett & Co.	Boston	324,285 17	3,757 29	75 15
		$380,372 67	$4,631 18	$92 63
ALBANY INSURANCE COMPANY	Albany, N.Y.			
Clark & Babb	Boston	$238,735 00	$1,513 00	$30 26
Clark, Milton	Boston	70,700 00	454 68	9 09
Mair, Thomas	Boston	266,162 50	1,247 53	24 95
		$575,597 50	$3,215 21	$64 30
AMERICAN CENTRAL INSURANCE COMPANY	St. Louis, Mo.			
Almy, Charles	New Bedford	$48,233 33⅓	$420 87	$8 42
Ballard, E. O.†	Marlborough	7,000 00	77 50	1 55
Boardman & Earp	Lynn	99,500 00	1,512 11	30 24
Brown, Benjamin F.	Charlestown	30,850 00	416 44	8 33
Carpenter, George O.	Boston	1,283,614 00	10,140 29	202 81
Colby, W. R., & Co.	Salem	77,560 00	518 86	10 38
Conn, George H.	Woburn	68,488 00	897 78	17 96

* Agency resigned Aug. 31, 1879.

† To January, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
AMERICAN CENTRAL INS. CO. — *Concluded.*				
Edwards, John, & Co.*	Lawrence	$10,450 00	$119 00	$2 38
Follansbee, H. L.	Gloucester	29,600 00	316 15	6 32
Hinckley, Joseph W.	Taunton	88,083 50	1,149 01	22 98
Howland, S. D.	Fall River	34,500 00	365 26	7 31
Judd, C. C.†	Holyoke	15,750 00	221 12	4 42
Ladd Brothers	Springfield	70,975 00	946 23	18 92
McCann, J. A., & Co.	Chelsea	49,550 00	415 94	8 32
Peck & Pierce	Northampton	–	253 12	5 06
Thomas, E. A.	Amherst	12,250 00	115 57	2 31
		$1,926,403 83⅓	$17,885 25	$357 71
AMERICAN EXCHANGE INSURANCE COMPANY	New York, N.Y.			
Ballard & Clapp	Boston	$51,400 00	$309 15	$6 18
Clapp, Horace B., & Co.	Boston	388,900 00	2,448 09	48 96
Eldred, Edwin, & Co.	Worcester	18,925 00	137 25	2 74
		$459,225 00	$2,894 49	$57 88
AMERICAN INSURANCE COMPANY	Newark, N.J.			
Norwood, John K.	Lawrence	$73,400 00	$792 45	$15 85
Parks, Loren C.	Worcester	18,780 00	172 13	3 44
Pope, Richard	Boston	446,245 00	2,647 59	52 95
		$538,425 00	$3,612 17	$72 24
AMERICAN FIRE INSURANCE COMPANY	New York, N.Y.			
Coffin, G. Winthrop	Boston	$800,650 00	$1,871 25	$37 42
Freeman & Vinton ‡	Boston	497,210 00	1,997 50	39 95
		$1,297,860 00	$3,868 75	$77 37

AMERICAN FIRE INSURANCE COMPANY	Philadelphia, Penn.				
Barton, S. R., & Co.	Webster	$32,524 00	$427 90	$12 84
Bugbee & Mack	Lawrence	104,950 00	834 05	25 02
Currier, Aug. N.	Worcester	213,900 00	2,098 00	62 94
Cushman, James M.	Taunton	9,750 00	114 48	3 43
Elliott, George M.	Lowell	40,600 00	413 50	12 40
Farwell, R. E.	Natick	27,225 00	272 75	8 18
Foster & Scull	Boston	1,349,115 50	9,559 02	286 77
Frankle, Jones	Haverhill	52,850 00	507 53	15 23
Hall, John T.	Plymouth	47,599 67	497 30	14 92
Holman, Silas	Fitchburg	–	135 11	4 05
Howe, Samuel E.	Pittsfield	53,110 00	499 37	14 98
Johnson, Thomas H.	Salem	57,600 00	620 38	18 61
Joyner, Herbert C.	Great Barrington	19,750 00	192 22	5 76
Lockey & Allison	Fitchburg	12,275 00	164 75	4 94
Medcalf, William	Ware	9,200 00	90 87	2 73
Merrick, Spencer R.	Clinton	20,160 00	180 75	5 42
Packard, S. Franklin	Brockton	23,800 00	271 19	8 13
Parker, George G.	Milford	17,550 00	205 10	6 15
Peck & Pierce	Northampton	46,975 00	547 83	16 43
Piper & Sawyer	Newburyport	26,133 33	245 76	7 37
Richards, Elias	Weymouth	15,750 00	156 75	4 70
Robinson, R. B	Westfield	10,050 00	101 50	3 04
Van Campen, Hiram	New Bedford	47,850 00	400 72	12 02
Whitaker, C. F.	North Adams	19,150 00	218 30	6 55
		$2,257,867 50	$18,755 13	$562 61
AMITY INSURANCE COMPANY	New York, N.Y.			
Bacheller, E. Q.	Lynn	$10,400 00	$116 00	$2 32
Lincoln, William, & Co.	Warren	4,050 00	1 44	03

* Nine months.

† Agency established May 5, 1879.

‡ Five months.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
AMITY INSURANCE COMPANY — *Concluded.*				
Plimpton, M. F.	Fitchburg	$5,500 00	$71 11	$1 42
Swords, James	Boston	46,755 00	323 66	6 47
Warriner, S. C.	Springfield	7,500 00	111 71	2 23
		$74,205 00	$623 92	$12 47
ATLANTIC FIRE AND MARINE INSURANCE CO.	Providence, R.I.			
Chace & Shaw	Fall River	$24,914 00	$180 53	$3 61
Denny & Bruerton *	Boston	47,020 00	508 05	10 16
Eldred, Edwin, & Co.	Worcester	95,584 50	904 62	18 09
Johnson, William F.	Lynn	35,975 00	532 08	10 64
Ladd Brothers	Springfield	87,994 00	822 55	16 45
Nichols, C. S., & Co.	Salem	66,036 84	1,135 96	22 72
Porter, John W.	Boston	126,618 00	1,032 48	20 65
		$484,142 34	$5,116 27	$102 32
ATLANTIC INSURANCE COMPANY	Brooklyn, N.Y.			
Dunham & Wilson	Pittsfield	$15,973 07	$239 90	$4 80
Flagg & Tyler	North Adams	20,560 00	252 64	5 05
Freeman & Vinton †	Boston	888,030 00	8,146 01	162 92
Holman, Silas	Fitchburg	–	45 33	91
Judd, F. A.	Springfield	30,737 50	378 55	7 57
Kendall, G. E.	Worcester	19,900 00	354 87	7 10
Lincoln, William, & Co.	Warren	15,843 00	202 21	4 04
Merrick, Spencer R.	Clinton	6,500 00	57 75	1 15
Remington, J. A.	Fall River	44,150 00	501 32	10 03
Robinson, R. B.	Westfield	5,400 00	48 45	97
Selkirk, A. W.	Great Barrington	13,450 00	239 05	4 78

Thomas, Edward A.	Amherst	15,200 00	146 95	2 94
Tillinghast & Alden	New Bedford	24,400 00	267 60	5 35
Walker, Oliver	Northampton	26,308 00	139 26	2 79
		$1,126,451 57	$11,019 89	$220 40
ATLANTIC MUTUAL INSURANCE COMPANY	New York, N.Y.			
Coffin, G. Winthrop	Boston	$8,330,725 00	$159,113 82	$3,182 28
BRITISH AMERICA ASSURANCE COMPANY	Toronto, Canada.			
Barnes, William	Marlborough	$4,000 00	$55 00	$1 10
Beattie, W. A.	Boston	2,628,057 62	18,442 27	368 85
Blaney, Alexander	Natick	16,850 00	199 25	3 98
Boardman, Charles H.	Lynn	113,750 00	1,230 38	24 61
Brewster & Graves	Newburyport	84,460 00	1,177 90	23 56
Cardell, E. L., & Co.	Lowell	69,893 00	639 58	12 79
Chapin, E. Dudley	Springfield	127,765 00	1,177 06	23 54
Day, Henry A.	Hyde Park	66,636 00	661 58	13 23
Flagg & Tyler	North Adams	43,435 00	483 68	9 67
Follansbee, H. L.	Gloucester	48,550 00	547 37	10 95
Foote, William H.	Westfield	41,050 00	407 82	8 16
Fullerton, Charles D.	Brockton	47,550 00	673 80	13 48
Grinnell, Lawrence	New Bedford	78,325 00	696 18	13 92
Hayward, E. H.	Ayer	33,025 00	390 24	7 80
Holman, Silas	Fitchburg	–	193 53	3 87
Judd, C. C.	Holyoke	61,775 00	587 70	11 75
Lincoln, William, & Co.	Warren	46,722 00	598 26	11 96
Lincoln, William, & Son	Brookline	16,145 00	222 30	4 45
Magoun, T., jun.	Medford	42,100 00	483 00	9 66
Munroe, A. C.	Worcester	158,357 00	1,556 47	31 13
Murphy, James	Lawrence	33,438 75	318 10	6 36

* To April 1, 1879.

† Six months.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
BRITISH AMERICA ASSURANCE CO. — *Concluded.*				
Odell, Charles	Salem	$18,350 00	$203 38	$4 07
Osgood & Perry	Lowell	8,350 00	91 00	1 82
Parker, F. S.	Pittsfield	8,700 00	119 25	2 38
Parker, George G.	Milford	10,750 00	117 20	2 34
Root, A. B.	Pittsfield	20,700 00	188 08	3 76
Sawyer, John S.	Cambridge	37,525 00	474 08	9 48
Slade, A. K., jun.	Fall River	51,419 00	577 94	11 56
Stone, Emerson	Spencer	24,163 00	244 99	4 90
Turner, John M.	Northampton	50,100 00	522 25	10 44
Tyler, Edward D.	North Adams	12,015 00	120 17	2 40
Wood, Benjamin L., jun.*	Taunton	14,950 00	171 92	3 44
		$4,018,906 37	$33,571 73	$671 41
BUFFALO INSURANCE COMPANY	Buffalo, N.Y.			
Stearns Brothers	Boston	$730,929 00	$5,731 76	$114 64
BUFFALO GERMAN INSURANCE COMPANY	Buffalo, N.Y.			
Daniels, George P.	Salem	$57,837 67	$747 02	$14 94
D'Evelyn, John S.	Lowell	58,425 00	691 00	13 82
Parks, Loren C.	Worcester	67,983 00	652 75	13 05
Swan, A. D.	Lawrence	88,844 33	1,094 38	21 89
Swords, James	Boston	1,192,877 84	9,489 63	189 79
Ward, Benjamin A.	Lynn,	136,625 00	1,692 82	33 86
Warriner, S. C.	Springfield	126,372 00	1,296 81	25 94
		$1,728,964 84	$15,664 41	$313 29

CITIZENS' INSURANCE COMPANY	New York, N.Y.			
Hollis & Snow	Boston	$1,385,377 00	$10,793 16	$215 86
CITIZENS' INSURANCE COMPANY	St. Louis, Mo.			
Boardman & Earp	Lynn	$69,675 00	$1,049 21	$20 98
Carpenter, George O.	Boston	680,305 00	7,400 49	148 01
Hinckley, Joseph W.	Taunton	60,069 50	703 69	14 07
Parkhurst, C. S.	Springfield	21,010 00	204 69	4 09
		$831,059 50	$9,358 08	$187 15
CITY FIRE INSURANCE COMPANY	New York, N.Y.			
Beattie, W. A.	Boston	$1,207,132 00	$5,114 23	$102 28
CLINTON FIRE INSURANCE COMPANY	New York, N.Y.			
Rothery, J. J. E.	Boston	$1,600,704 00	$8,550 25	$171 00
COLUMBIA FIRE INSURANCE COMPANY	New York, N.Y.			
Bacheller, E. Q.	Lynn	$30,650 00	$429 98	$8 60
Brainard, J. C.	Amherst	37,800 00	522 90	10 46
Chace & Shaw	Fall River	16,968 00	202 70	4 05
Coburn, Charles	Lowell	56,333 00	609 93	12 20
Fuller, W. A., & Co.	Springfield	58,500 00	799 02	15 98
Jordan, Lovett & Co.	Boston	610,814 25	6,643 55	132 87
Lockey & Allison	Fitchburg	22,450 00	332 12	6 64
Parks, Loren C.	Worcester	88,567 00	1,105 20	22 10
Selkirk, A. W.	Great Barrington	15,000 00	209 32	4 19
Spalding, L. V.	Haverhill	2,500 00	15 00	30
Van Campen, Hiram	New Bedford	44,392 00	704 26	14 09
		$983,974 25	$11,573 98	$231 48

* For October.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
COMMERCE INSURANCE COMPANY	Albany, N.Y,			
Almy, Charles	New Bedford	$71,150 00	$642 00	$12 84
Brown, Henry A.	Salem	37,949 00	456 77	9 14
Church, H. C.	Lowell	41,350 00	561 89	11 24
Clark & Babb	Boston	183,694 00	1,195 18	23 90
Clark, Milton	Boston	65,500 00	431 45	8 63
Fitch, Dana K.	Worcester	24,250 00	290 70	5 81
Foote, William H.	Westfield	48,250 00	500 97	10 02
Grant, Charles E.*	Worcester	81,000 00	741 68	14 83
Howard, H. P.	Fall River	18,500 00	234 22	4 68
Johnson, R. B.	Holyoke	48,650 00	517 87	10 36
Johnson, William F.	Lynn	23,850 00	264 29	5 29
Lockey & Allison	Fitchburg	29,940 33	482 98	9 66
Lockey & Dennis	Fitchburg	4,200 00	36 75	73
Mair, Thomas	Boston	437,958 50	3,566 40	71 33
Warriner, S. C.	Springfield	36,350 00	411 32	8 23
		$1,152,591 83	$10,334 47	$206 69
COMMERCIAL FIRE INSURANCE COMPANY	New York, N.Y.			
Almy, Charles †	New Bedford	$9,585 00	$101 52	$2 03
Cardell, E. L., & Co.	Lowell	50,000 00	494 82	9 90
Collins, Thomas C.	Middleborough	1,500 00	20 00	40
Fuller, W. A., & Co.	Springfield	124,094 00	1,505 87	30 12
Jordan, Lovett & Co.	Boston	831,533 33	8,584 16	171 68
Lincoln, William, & Co.	Warren	10,600 00	57 48	1 15
Lockey, John M.	Fitchburg	20,780 00	325 29	6 51
Parks, Loren C.‡	Worcester	13,000 00	139 00	2 78
Shepard, J. M., jun., & Co.	Fall River	9,000 00	66 25	1 32

Wood, Benjamin L , jun.§	Taunton	7,350 00	100 32	2 01
Wright & Siggins	Great Barrington	4,500 00	60 50	1 21
Wright, Frank H.‖	Great Barrington	250 00	2 50	05
		$1,082,192 33	$11,457 71	$229 16
COMMERCIAL MUTUAL INSURANCE COMPANY	New York, N.Y.			
Phelps, Franklin S., & Co.	Boston	$936,388 00	$22,978 45	$459 57
COMMERCIAL UNION ASSURANCE COMPANY	London, England.			
Allison, Henry	Fitchburg	$69,960 00	$815 97	$16 32
Bacon, Henry S.	Milford	26,700 00	282 97	5 65
Baker, Henry N.	Boston and Newton	62,612 50	1,293 78	25 88
Barnes, William	Marlborough	13,350 00	172 50	3 45
Bartlett, D. L.	Salisbury	17,700 00	159 24	3 18
Barton, S. R., & Co.	Webster	77,592 00	906 77	18 14
Blaney, Alexander	Natick	14,200 00	223 13	4 46
Carter, B. F., & Co.	Newburyport	94,326 34	782 00	15 64
Clark, W. E.	Framingham	29,540 00	386 36	7 73
Colby, W. R., & Co.	Salem	26,250 00	318 19	6 36
Conn, George H.	Woburn	142,865 00	1,691 33	33 83
Crosby & Boit	Boston	4,166,734 00	34,733 44	694 67
Davis, James F.	Barre	18,800 00	212 25	4 24
Day, Henry A.	Hyde Park	76,732 00	852 30	17 05
Fairbanks, John W.	Westborough	35,425 00	416 33	8 33
Frankle, Jones	Haverhill	73,700 00	664 90	13 30
Goodier, A. B.	Southbridge	9,250 00	96 48	1 93
Grinnell. L , & Son	New Bedford	176,300 00	1,509 66	30 19
Haffards, G. M.	Fall River	106,253 00	695 13	13 90
Hall, John T.	Plymouth	34,900 00	513 25	10 26
Hastings, W. B , & Co.	Cambridge	128,733 00	1,215 55	24 31

* Seven months. † For one month. ‡ For October only. § From Sept. 17. ‖ From Aug. 1 to Sept. 1, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
COMMERCIAL UNION ASSURANCE CO. — *Concluded.*				
Hunt & Hamilton	Athol	$28,367 00	$430 50	$8 61
Hunt, George F.*	Lowell	28,100 00	355 84	7 12
Ladd Brothers	Springfield	257,069 00	1,733 47	34 67
Lincoln, William, & Son	Brookline	82,700 00	637 80	12 75
Macintire, S. A.	Salem	88,300 00	1,013 72	20 27
Merrick, Spencer R.	Clinton	3,600 00	55 00	1 10
Otis, George	Yarmouthport	31,000 00	343 64	6 87
Packard, S. F.	Brockton	30,250 00	312 32	6 25
Peck & Pierce	Northampton	41,600 00	596 46	11 93
Peck, Benjamin W.	Holyoke	105,075 00	901 50	18 03
Rice, Henry †	North Attleborough	2,500 00	31 25	62
Richardson, H. N. & O. P.	Attleborough	8,275 00	98 09	1 96
Richardson, O. P., jun.	Attleborough	14,875 00	101 88	2 04
Robinson, R. B.	Westfield	29,767 00	306 30	6 13
Sargent, Bailey	Merrimac	16,250 00	270 25	5 40
Sherman, Joseph	East Weymouth	71,855 34	1,019 14	20 38
Siggins, Thomas ‡	Great Barrington	29,143 00	264 44	5 29
Silsbee & Pickford	Lynn	364,710 00	2,073 26	41 47
Skerry, S. H., & Co.	North Brookfield	65,225 00	816 38	16 33
Smith, Henry H.	Vineyard Haven	52,270 00	675 72	13 51
Stacy, S. A , & Son	Gloucester	25,700 00	319 50	6 39
Stevenson, J. M.	Pittsfield	58,750 00	724 71	14 49
Swan, Albert D.	Lawrence	61,960 00	632 74	12 65
Taft, S. S.	Palmer	48,375 00	523 26	10 46
Tucke, E. M.	Lowell	22,613 00	264 92	5 30
Washburn, J. D.	Worcester	331,761 00	3,432 49	68 65
Whitaker, C. F.	North Adams	119,331 00	1,124 16	22 48

Whittier, Samuel	Leominster	38,575 00	304 92	6 10
Williams, S A.	Taunton	92,693 00	1,038 42	20 77
Wright & Siggins	Great Barrington	1,000 00	20 00	40
Young, Darius	Newton	53,940 00	531 87	10 64
		$7,607,552 18	$68,895 48	$1,377 88
Connecticut Fire Insurance Company	Hartford, Conn.			
Adams, Joseph S.	Framingham	$15,450 00	$215 00	$4 30
Allison, Henry	Fitchburg	–	37 50	75
Bell, Wesley K.	Ipswich	300 00	4 50	09
Bemis, William M.	Spencer	8,990 00	82 20	1 64
Bennett, Clark	Somerville	52,000 00	408 95	8 18
Billings, Henry W.	Conway	12,500 00	134 00	2 68
Bird, H.	Cambridge	73,800 00	703 44	11 07
Brown, Benjamin F.	Charlestown	107,700 00	1,078 83	21 58
Bugbee & Mack	Lawrence	57,500 00	473 57	9 47
Cannell, J. H.	Everett	40,650 00	517 41	10 35
Carter, B. F., & Co.	Newburyport	6,300 00	57 50	1 15
Chapin & Williams	Greenfield	11,225 00	112 25	2 24
Chapin, Charles M.	Hyde Park	66,690 00	584 03	11 68
Chapin, E. Dudley	Springfield	31,450 00	265 09	5 30
Cheever & Lee	Manchester	16,445 00	174 46	3 49
Church, H. C.	Lowell	28,150 00	298 63	5 97
Clapp, Lafayette	Easthampton	24,800 00	234 32	4 68
Collins, Thomas C.	Middleborough	4,750 00	33 56	67
Darling, H. E.	Boston	1,806,480 00	13,922 75	278 45
Davis, James F.	Barre	6,000 00	97 00	1 94
Dix, George L.	Boston	5,000 00	47 12	94
Dunham, Henry J.	Stockbridge	11,650 00	154 58	3 09
Dunn, Thatcher B.	Gardner	9,500 00	59 85	1 20

* Agency closed Aug. 31, 1879. † From Oct. 1, 1879. ‡ Agency resigned Aug. 31, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
CONNECTICUT FIRE INSURANCE CO. — *Concluded.*				
Farnsworth, Ezra S.	Newtonville	$25,050 00	$220 31	$4 41
Faunce, George B.	Boston	92,233 16	927 46	18 55
Fisher, Fred L.	Medway	18,625 00	227 17	4 54
Fiske, B. S., & Son	Brighton	8,270 00	129 53	2 59
Fiske, George B.	Holliston	745 00	14 90	30
Foster, Nathaniel, jun.	Belmont	47,700 00	477 04	9 54
Frankle, Jones	Haverhill	46,870 00	390 92	7 82
Greene, William S.	Fall River	52,950 00	618 57	12 37
Hall, John T.	Plymouth	12,085 00	180 02	3 60
Hamant, Charles	Medfield	19,680 00	255 12	5 10
Hill, George W.	Bridgewater	26,700 00	393 41	7 87
Howe, Samuel E.	Pittsfield	24,850 00	267 05	5 34
Johnson, R. B.	Holyoke	52,450 00	505 05	10 10
Johnson, Waldo	Webster	20,260 00	213 30	4 27
Johnson, William F.	Lynn	47,400 00	591 20	11 82
Lefavour, Issacher	Beverly	12,500 00	163 25	3 26
Leonard & Lyman	Westfield	5,300 00	44 50	89
Lincoln, William, & Son	Brookline	1,200 00	27 00	54
Medcalf, William	Ware	22,250 00	226 50	4 53
Merrill, E. S.	Winchendon	5,616 67	56 13	1 12
Meserve, Clement	Hopkinton	8,131 00	91 74	1 83
Munroe, A C.	Worcester	143,368 00	1,137 80	22 76
Nichols, Charles S., & Co.	Salem	153,381 00	1,989 14	39 78
Parker, George G.	Milford	7,675 00	101 81	2 03
Preston, N. W.	East Douglas	2,200 00	37 00	74
Puffer, Loring W.	Brockton	15,600 00	156 25	3 12
Reed, E. M.	Mansfield	6,650 00	88 78	1 78

Richardson, H. N. & O. P.	Attleborough	–	20 00	40
Sargent, Bailey	Merrimac	3,950 00	31 83	64
Stratton, Daniel W.	Hudson	6,975 00	74 75	1 49
Thomas, E. A.	Amherst	23,415 00	195 00	3 90
Tillinghast & Alden	New Bedford	47,350 00	438 36	8 77
Townsend, James	East Boston	101,315 00	816 95	16 34
Underwood, G. E.	Ayer	28,000 00	210 75	4 21
Viles, Daniel F.	Waltham	28,575 00	289 07	5 78
Walker, Oliver	Northampton	58,200 00	354 14	7 08
White, Luther	Chicopee	24,800 00	260 50	5 21
Whitney, E. C.	Marlborough	48,235 00	480 27	9 61
Young, Darius	Newton	5,350 00	39 52	79
		$3,653,234 83	$32,438 63	$648 73
CONTINENTAL INSURANCE COMPANY	New York, N.Y.			
Adams, Coleman S.	Framingham	$31,775 00	$313 67	$6 27
Barton, S. R., & Co.	Webster	128,670 00	1,659 80	33 20
Belcher, J. White	Randolph	3,000 00	37 50	75
Bowker, Albert	Boston	1,614,291 00	8,611 70	172 23
Bugbee & Mack	Lawrence	107,298 00	914 47	18 29
Carter, B. F., & Co.	Newburyport	56,300 00	536 98	10 74
Chapin & Williams	Greenfield	9,733 33	85 75	1 71
Church, H. C.	Lowell	89,800 00	1,028 88	20 58
Collins, Thomas C.	Middleborough	9,450 00	108 57	2 17
Currier, Aug. N.	Worcester	277,640 00	2,939 74	58 79
Dunham & Wilson	Pittsfield	99,241 00	897 93	17 96
Dutcher, H , & Co.	Sheffield	112,304 00	1,055 59	21 11
Fairbanks, J. W.*	Westborough	17,275 00	183 67	3 67
Farwell, Royal E.	Natick	62,320 00	557 31	11 15
Fisher, Milton M.	Medway	25,950 00	338 07	6 76

* From May 1, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
CONTINENTAL INSURANCE CO. — *Concluded.*				
Fiske, George B.	Holliston	$65,450 00	$770 78	$15 41
Fowler & Kendall	Salem	47,450 00	504 09	10 08
Fullerton, Charles D.	Brockton	95,450 00	975 55	19 51
Gilmore, W. H P.	Turner's Falls	55,925 00	628 57	12 57
Goodell, Walter S.	Haverhill	47,200 00	372 50	7 45
Gould, Jesse, & Son	Chelsea	32,635 00	272 25	5 44
Hathaway, B. A.	Plymouth	24,800 00	278 60	5 57
Hill, George W.	Bridgewater	31,850 00	412 03	8 24
Howland, Charles A.	Quincy	16,600 00	222 00	4 44
Howland, F. P., & Sons	Abington	41,850 00	518 16	10 36
Hulbert, A. G.	Lee	6,000 00	65 00	1 30
Kendall, Isaac B.	Charlestown	49,000 00	411 76	8 24
King & Pratt*	Greenfield	5,100 00	58 00	1 16
Leonard & Lyman	Westfield	44,125 00	399 75	8 00
Lincoln, William, & Co.	Warren	193,997 00	1,612 89	32 26
Lockey & Dennis	Fitchburg	12,650 00	150 49	3 01
Lockey, John M.	Fitchburg	104,625 00	1,169 98	23 40
Maynard, S. B.	Marlborough	21,200 00	206 78	4 14
Medcalf, William	Ware	34,180 00	354 02	7 08
Peck, Benjamin W.	Holyoke	63,340 00	432 74	8 65
Porter, Samuel	Beverly	67,950 00	711 96	14 24
Pynchon, Joseph C.	Springfield	200,625 00	1,742 15	34 84
Reed, E. M.	Mansfield	17,700 00	205 75	4 11
Richardson, H. N. & O. P.	Attleborough	19,650 00	206 63	4 13
Richardson, O. P., jun.	Attleborough	39,150 00	339 75	6 79
Sawyer, Moses W.	Malden	16,200 00	166 50	3 33
Sherman, Joseph	East Weymouth	17,233 33	149 37	2 99

Skerry, S. H , & Co.	North Brookfield	32,875 00	352 63	7 05
Slade, John P.	Fall River	37,650 00	345 12	6 90
Slade, John P., & Son	Fall River	69,025 00	656 06	13 12
Stone, Emerson	Spencer	21,500 00	224 87	4 50
Taft, S. S.	Palmer	84,875 00	855 16	17 10
Tapley, Charles	Peabody	84,925 00	941 12	18 82
Thomas, Edward A.	Amherst	17,275 00	159 56	3 19
Tillinghast & Alden	New Bedford	152,743 00	1,597 88	31 96
Walker, Oliver	Northampton	272,975 00	2,374 06	47 48
Weston, William H.	Danvers	39,500 00	424 00	8 48
Wetherbee & Nutter	Brighton	38,965 00	542 62	10 85
White, Luther	Chicopee	38,500 00	496 04	9 92
Williams, D W.	Waltham	28,325 00	389 31	7 79
Williams, S. A.	Taunton	75,865 00	871 16	17 42
Wright & Siggins	Great Barrington	4,200 00	38 05	76
Wright, Frank H.†	Great Barrington	37,184 00	375 88	7 52
Young, Darius	Newton	63,650 00	555 52	11 11
		$5,117,014 66	$43,806 72	$876 09
DELAWARE MUTUAL SAFETY INSURANCE CO.	Philadelphia, Penn.			
Hutchings, William V., Marine	Boston	$25,341,246 00	$245,585 15	$7,367 55
Hutchings, William V., Fire	Boston	3,388,607 00	24,308.74	729 26
		$28,729,853 00	$269,893 89	$8,096 81
ENTERPRISE FIRE AND MARINE INSURANCE CO.	Cincinnati, Ohio.			
Clark & Babb	Boston	$772,701 68	$8,243 99	$164 88
Clark, Milton	Boston	82,750 00	1,073 41	21 47
		$855,451 68	$9,317 40	$186 35

* From July 1 to Nov. 1, 1879.

† From Nov. 1, 1878, to Sept. 1, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
EQUITABLE FIRE INSURANCE COMPANY	Nashville, Tenn.			
Stearns Brothers	Boston	$275,858 50	$1,223 51	$30 59
EQUITABLE FIRE AND MARINE INSURANCE CO.	Providence, R.I.			
Chace & Shaw	Fall River	$57,278 00	$449 68	$8 99
Currier, Aug. N.	Worcester	147,175 00	$1,654 12	33 08
Currier, F. C., & Son	Fitchburg	48,646 00	496 25	9 92
Freeman & Vinton	Boston	1,277,488 00	11,244 07	224 88
Howe, Samuel E.	Pittsfield	6,500 00	68 50	1 37
Johnson, William F.	Lynn	64,100 00	839 47	16 79
Nichols, Charles S., & Co.	Salem	80,888 83	1,154 59	23 09
Swain, Joseph B.	Nantucket	34,350 00	501 05	10 02
Tillinghast & Alden	New Bedford	57,450 00	788 22	15 76
		$1,773,875 83	$17,195 95	$343 90
EXCHANGE FIRE INSURANCE COMPANY	New York, N.Y.			
Cardell, E. L., & Co.	Lowell	$148,333 00	$1,267 18	$25 34
Freeman & Vinton	Boston	1,034,880 00	7,814 00	156 28
Grant, Charles E.	Worcester	161,900 00	1,413 42	28 27
Johnson, William F.	Lynn	21,300 00	291 90	5 84
		$1,366,413 00	$10,786 50	$215 73
FAIRFIELD FIRE INSURANCE COMPANY	South Norwalk, Conn.			
Abbott, H. Edward	Brookline	$71,587 00	$927 02	$18 54
Barton, S. R., & Co.	Webster	14,450 00	212 00	4 24
Billings, H. W.	Conway	11,200 00	101 25	2 02
Brainard, J. C.	Amherst	21,063 00	235 82	4 72
Cornish, Ivory S.	New Bedford	13,000 00	146 97	2 94

Currier, F. C., & Son	Fitchburg	7,725 00	81 41	1 63
Fowler & Kendall	Salem	22,350 00	245 78	4 91
Greene, William S.	Fall River	88,949 00	844 06	16 88
Judd, C. C.	Holyoke	77,876 00	616 24	12 32
Judd, F. A.	Springfield	104,100 00	938 22	18 76
Lockey & Allison	Fitchburg	3,150 00	50 75	1 01
Mair, Thomas	Boston	778,446 16	7,416 24	148 32
Parker, F. S.	Pittsfield	24,335 00	208 80	4 17
Parks, L. C.	Worcester	41,390 00	470 16	9 40
Ryder, Austin G.	Taunton	17,640 00	193 82	3 87
Selkirk, A. W.	Great Barrington	42,050 00	475 37	9 51
Silsbee & Pickford	Lynn	41,675 00	485 73	9 71
Tracy, Carlos C.	Northampton	50,410 00	401 70	8 03
Tucke, E. M.	Lowell	32,500 00	306 38	6 13
Viles, Daniel F.	Waltham	12,950 00	183 53	3 67
Westgate, H. H.	Boston and Melrose	474,871 37	4,507 23	90 14
Wetherbee & Nutter	Brighton	19,300 00	238 32	4 77
Whitaker, C. F.	North Adams	18,225 00	226 48	4 53
		$1,989,242 53	$19,513 28	$390 22
FARRAGUT FIRE INSURANCE COMPANY	New York, N.Y.			
Cotton, James M.	Fall River	$23,810 00	$246 46	$4 93
Fuller, W. A., & Co.	Springfield	48,750 00	625 64	12 51
Wheeler, W. A.	Boston	402,340 00	2,541 33	50 83
		$474,900 00	$3,413 43	$68 27
FIRE ASSOCIATION OF PHILADELPHIA	Philadelphia, Penn.			
Adams, Edward F.	Haverhill	$70,440 00	$930 61	$27 92
Barrows, R. S.	Jamaica Plain	33,483 00	454 83	13 64
Barton, S. R., & Co.	Webster	63,010 00	1,136 96	34 11
Brainard, J C.	Amherst	23,725 00	249 20	7 48

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
FIRE ASSOCIATION OF PHILADELPHIA — *Con.*				
Brewster & Graves	Newburyport	$64,807 00	$850 41	$25 51
Briggs, Andrew S.	Taunton	57,697 00	895 53	26 87
Burleigh, O. H.	Natick	36,975 00	288 94	8 67
Bush, A. L.	Westfield	44,100 00	411 58	12 35
Chaffee, J. C.	Lee	64,633 33	852 91	25 59
Church, H. C.	Lowell	123,700 00	1,737 46	52 12
Clark, W. E.	Framingham	158,525 00	1,502 95	45 09
Conn, George H.	Woburn	71,998 00	817 50	24 52
Ferry & White	Chicopee	10,390 00	103 10	3 09
Follansbee, H. L.	Gloucester	125,350 00	1,275 87	38 27
Fowler & Kendall	Salem	89,816 00	1,110 15	33 30
Fullerton, Charles D.	Brockton	33,400 00	310 21	9 31
Goodier, A. B.	Southbridge	14,500 00	133 02	3 99
Gould, Jesse, & Son	Chelsea	241,478 30	2,565 86	76 97
Greenwood, S. A.	Gardner	67,620 00	972 99	29 19
Hastings, W. B., & Co.	Cambridge	611,823 00	6,933 20	208 00
Hollis, E. P., & Co.	Natick	35,975 00	432 19	12 97
Howland, S. D.	Fall River	230,360 00	2,364 10	70 92
Hunt & Hamilton	Athol	42,800 00	549 59	16 49
Jennings, Albert	Wellesley	16,700 00	221 40	6 64
Johnson, B. S.	Haydenville	22,000 00	238 37	7 15
Lockey, J. M.	Fitchburg	153,485 00	2,239 78	67 19
Medcalf, William	Ware	21,075 00	152 33	4 57
Merrick, Spencer R.	Clinton	14,360 00	204 15	6 12
Merrill, E. S.*	Winchendon	5,000 00	70 75	2 12
Miller, George F.	North Adams	83,065 00	1,087 43	32 62
Norwood, J. K.	Lawrence	178,275 00	2,281 22	68 43

Parker, F. S.	Pittsfield	81,617 00	1,074 90	32 25
Parker, George G.	Milford	42,175 00	496 68	14 90
Parker, James O.	Methuen	33,250 00	397 50	11 92
Parkhurst, C. S.	Springfield	143,265 00	1,349 66	40 49
Plimpton, Merrill F.	Fitchburg	72,300 00	983 09	29 49
Pope, Richard	Boston	2,503,350 58	22,648 30	679 45
Read, Eljah R.	Attleborough	7,550 00	65 65	1 96
Rowe, Richard	Newtonville	8,400 00	70 57	2 12
Selkirk, A. W.	Great Barrington	72,716 66	1,115 44	33 46
Serrat, William D.	Melrose	17,400 00	193 25	5 80
Silsbee & Pickford	Lynn	121,275 00	1,571 39	47 14
Taft, S. S	Palmer	15,225 00	196 93	5 91
Tapley, Charles	Peabody	106,148 00	1,207 53	36 23
Turner, John M.	Northampton	116,575 00	1,269 99	38 10
Underwood, George E.	Ayer	114,867 89	1,713 76	51 41
Van Campen, Hiram	New Bedford	92,225 00	1,375 09	41 25
Warriner, S. C.	Holyoke	14,175 00	170 06	5 10
Washburn, J. D.	Worcester	261,827 00	3,696 93	110 91
Williams, Gorham D.	Greenfield	25,100 00	206 05	6 18
		$6,660,007 76	$73,177 36	$2,195 28
FIREMEN'S INSURANCE COMPANY	Baltimore, Md.			
Norton, Sidney S.	Boston	$473,966 33	$4,751 61	$95 03
FIREMEN'S INSURANCE COMPANY	Dayton, O.			
Bacheller, E. Q.	Lynn	$18,550 00	$203 01	$4 06
Baker, Henry N.†	Boston and Newton	322,488 67	2,420 65	48 41
Baker, Henry N., & Co.	Boston and Newton	288,287 00	2,235 96	44 72
Crowell, John F.	Worcester	14,000 00	126 75	2 53
Hinckley, J. W.	Taunton	57,367 50	492 79	9 85

* To February, 1879.

† November to April.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
FIREMEN'S INSURANCE CO. (Dayton)—*Concluded.*				
Mellen & Stafford	Fall River	$12,800 00	$82 24	$1 64
Read, Elijah R.	Attleborough	5,650 00	44 43	89
		$719,143 17	$5,605 83	$112 10
FIREMEN'S INSURANCE COMPANY	New York, N.Y.			
Stearns Brothers	Boston	$610,828 00	$3,182 36	$63 65
FIREMEN'S INSURANCE COMPANY	Newark, N.J.			
Bacheller, E. Q.	Lynn	$102,325 00	$1,199 09	$23 98
Sawyer & Blake	Boston	1,051,484 00	6,785 33	135 71
		$1,153,809 00	$7,984 42	$159 69
FIREMAN'S FUND INSURANCE COMPANY	San Francisco, Cal.			
Abbott, H. E.	Brookline	$20,550 00	$267 30	$5 35
Adams, Joseph S.	Framingham	6,510 00	55 72	1 11
Barton, S. R., & Co.	Webster	5,100 00	114 65	2 29
Bush, A. L.	Westfield	–	60 00	1 20
Church, H. C.	Lowell	21,550 00	259 75	5 19
Edwards, John, & Co.*	Lawrence	6,000 00	65 00	1 30
Follansbee, H. L.	Gloucester	77,250 00	740 26	14 80
Foster, Nathaniel, jun.	Boston	780,200 00	4,064 26	81 29
Fowler & Kendall	Salem	17,650 00	195 75	3 91
Gould, Jesse, & Son	Chelsea	9,000 00	123 75	2 47
Hall, John T.	Plymouth	3,200 00	78 00	1 56
Judd, C. C.	Holyoke	57,430 00	513 19	10 26
Mair, Thomas	Boston	94,138 00	974 20	19 48

Packard, S. F.	Brockton	28,275 00	337 05	6 74
Porter, Samuel	Beverly	9,800 00	114 51	2 29
Pynchon, Joseph C.	Springfield	63,895 00	647 51	12 95
Serrat, W. D.	Melrose	85,025 00	720 29	14 40
Stevenson, J M.	Pittsfield	10,500 00	148 75	2 97
Stone, Emerson	Spencer	26,300 00	265 87	5 32
Talbot, Jabez, jun.	Stoughton	6,100 00	64 13	1 28
Tatman, R. James	Worcester	15,750 00	127 25	2 54
Tillinghast & Alden	New Bedford	39.880 00	419 22	8 38
Wetherbee & Nutter	Brighton	2,300 00	46 50	93
Whitney, E. C.	Marlborough	32,435 00	412 31	8 25
Williams, Daniel W.	Waltham	14,550 00	183 55	3 67
Williams, S. A.	Taunton	27,250 00	379 00	7 58
Winward, W. W.	East Cambridge	–	314 50	6 29
		$1,460,638 00	$11,692 27	$233 80
FRANKLIN FIRE INSURANCE COMPANY	Philadelphia, Penn.			
Adams, Coleman S.	Framingham	$26,940 00	$267 78	$8 03
Allison, Henry	Fitchburg	74,260 00	816 07	24 48
Ballard, E. O.	Marlborough	29,975 00	405 12	12 15
Briggs, Andrew S.	Taunton	64,792 00	950 33	28 51
Briggs, George H.	Amesbury	49,301 00	714 37	21 43
Carter, B. F., & Co.	Newburyport	66,984 00	614 00	18 42
Church, H. C.	Lowell	109,958 00	1,428 61	42 86
Cook, Samuel H.	New Bedford	37,500 00	419 41	12 58
Dickerman, E. W.	Westfield	33,500 00	352 09	10 56
Edwards, John, & Co.	Lawrence	210,490 00	1,987 75	59 63
Fisher, Fred L.	Medway	39,850 00	622 81	18 68
Frankle, Jones	Haverhill	50,700 00	571 53	17 15
Fullerton, Charles D.	Brockton	36,500 00	329 92	9 90

* Two months.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
FRANKLIN FIRE INSURANCE CO. — *Concluded.*				
Gordon, William R.	Beverly	$19,100 00	$214 37	$6 43
Gould, Jesse, & Son	Chelsea	101,580 00	1,146 04	34 38
Hartshorne, Charles F.	Wakefield	19,175 00	252 08	7 56
Hastings, W. B , & Co.	Cambridge	172,842 00	2,105 34	63 16
Hathaway, B. A.	Plymouth	20,800 00	273 07	8 19
Hilliard, R. Walter	Arlington	1,500 00	13 95	42
Holbrook, Leander	Milford	11,600 00	107 35	3 22
Johnson, R. B.	Holyoke	88,900 00	862 63	25 88
Munroe, A. C.	Worcester	335,586 00	3,103 77	93 11
Northey, William	Salem	78,100 00	679 89	20 40
Paige, John C.	Boston	1,794,090 69	22,600 26	678 01
Peck & Pierce	Northampton	70,750 00	646 56	19.40
Pendergast, George H.	Charlestown	95,340 00	872 49	26 17
Serrat, W. D	Malden	11,015 00	114 13	3 42
Slade, John P.	Fall River	17,900 00	256 70	7 70
Slade, John P., & Son	Fall River	71,525 00	927 73	27 83
Stevenson, J. M.	Pittsfield	98,275 00	1,009 72	30 29
Stratton, Daniel W.	Hudson	20,220 00	263 58	7 91
Tapley, Charles	Peabody	107,600 00	1,155 79	34 67
Thomas, Edward A.	Amherst	22,925 00	222 91	6 69
Westgate, H. H.	Boston and Melrose	7,550 00	75 90	2 28
Wetherbee & Nutter	Brighton	29,600 00	464 94	13 95
Whitaker, C. F.	North Adams	61,780 00	720 06	21 60
Williams, Daniel W.	Waltham	46,900 00	602 99	18 09
Williams, G. D.	Greenfield	51,112 50	312 48	9 37
		$4,186,516 19	$48,484 52	$1,454 51

German American Insurance Company	New York, N.Y.			
Adams, Charles	Amherst	$16,200 00	$151 75	$3 03
Alden, Jared F.	Middleborough	7,000 00	92 50	1 85
Allison, Henry	Fitchburg	76,460 00	844 44	16 89
Andrus, F. O.	Sheffield	20,150 00	198 63	3 97
Appleton, Z. A.	Rockport	10,960 00	132 89	2 66
Barrett, R. F.	Concord	13,378 00	148 78	2 98
Barrows, R. S.	Jamaica Plain	59,300 00	429 12	8 58
Barton, S. R., & Co.	Webster	31,225 00	389 97	7 80
Boyden, Warren	Walpole	87,029 00	795 70	15 91
Chapin, Charles M.	Hyde Park	10,050 00	89 92	1 80
Church, H. C.	Lowell	73,637 50	927 25	18 54
Corkins, Charles R.	Reading	25,933 00	244 14	4 88
Day, Henry A.	Hyde Park	7,255 00	183 67	3 67
Denny, Charles A.	Leicester	12,450 00	159 63	3 19
Dunham, H. J.	Stockbridge	21,350 00	185 93	3 72
Edwards, John, & Co.	Lawrence	68,230 00	646 56	12 93
Everett, Edward F.	Cambridge	3,700 00	51 00	1 02
Fairbanks, J. W.	Westborough	23,445 00	236 35	4 73
Fisher, M. M.	Medway	57,667 00	695 24	13 90
Flagg & Tyler	North Adams	24,300 00	263 38	5 27
Follansbee, H. L.	Gloucester	79,350 00	831 70	16 63
Forbes, George E.	Brookfield	3,900 00	43 75	87
Fowler & Kendall	Salem	91,400 00	1,115 66	22 31
Freeman, James M.	Franklin	10,200 00	173 25	3 46
Fuller, S. B.	Florence	62,000 00	704 31	14 09
Gardner & Hellyar	Palmer	54,475 00	475 64	9 51
Gilmore, W. H. P.	Turner's Falls	25,525 00	250 73	5 01
Goodell, W. S.	Haverhill	58,400 00	579 74	11 59
Gould, Jesse, & Son	Chelsea	41,490 97	537 10	10 74
Greenwood, C. C.	Needham	3,600 00	57 00	1 14

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
GERMAN AMERICAN INSURANCE CO. — *Concluded.*				
Hall, John T.	Plymouth	$12,450 00	$154 87	$3 10
Harding, W. B.	South Boston	39,002 00	385 52	7 71
Hayward, S. A., & Co	Brockton	60,350 00	598 14	11 96
Hobart, Seth L.	Hingham	6,500 00	117 50	2 35
Hodges, Charles W.	Foxborough	3,000 00	37 50	75
Hollis & Snow	Boston	2,765,571 00	20,712 68	414 25
Horton, Sparrow	Woburn	4,800 00	66 25	1 32
Hunt & Hamilton	Athol	28,158 33	401 97	8 04
Judd, C. C.	Holyoke	121,475 00	1,007 88	20 16
Kendall, G. E.	Worcester	281,725 00	2,683 52	53 67
Leonard & Lyman	Westfield	40,600 00	383 17	7 66
Leonard, James F.	Foxborough	4,500 00	35 50	71
Lincoln, William, & Son	Brookline	21,615 00	173 97	3 48
Mann, Seth, 2d	Randolph	12,900 00	114 34	2 29
Murdoch, F.	Newton	31,900 00	401 50	8 03
Otis, George	Yarmouthport	–	101 02	2 02
Phillips, E. M.	Southbridge	17,700 00	200 52	4 01
Piper & Sawyer	Newburyport	35,033 00	363 05	7 26
Pynchon, Joseph C.	Springfield	186,951 00	1,821 11	36 42
Read, E. R.	Attleborough	22,450 00	264 75	5 29
Rice, Henry	North Attleborough	19,485 00	241 45	4 83
Richards, Elias	Weymouth	10,300 00	100 88	2 02
Root, A B.	Pittsfield	49,800 00	585 25	11 70
Rowe, Richard	Newtonville	73,500 00	536 32	10 73
Ryder, Thomas M.	Wareham	20,025 00	259 14	5 18
Selkirk, A. W.	Great Barrington	66,750 00	759 23	15 18
Serrat, William D.	Melrose	62,125 00	573 11	11 46

Shattuck, John N.	Natick	79,150 00	812 25	16 24
Sibley, Simon H.	Warren	1,900 00	19 00	38
Slade, A. K., jun.	Fall River	45,325 00	514 66	10 29
Stetson, G. W.	Medford	4,400 00	45 60	91
Stratton, Daniel W.	Hudson	18,750 00	225 93	4 52
Tillinghast & Alden	New Bedford	96,938 00	995 32	19 91
Trowbridge, S. W.	Brighton	2,500 00	28 00	56
Tyler, Edward D.	Northampton	16,650 00	153 00	3 06
Upton, Daniel	Adams	20,100 00	138 25	2 76
Walker, Oliver	Northampton	101,800 00	976 13	19 52
Whitney, E. C.	Marlborough	36,660 00	410 50	8 21
Williams, S. A.	Taunton	97,430 00	1,078 45	21 57
		$5,600,328 80	$50,112 99	$1,002 18
GERMANIA FIRE INSURANCE COMPANY	New York, N.Y.			
Bell, Wesley K.	Ipswich	$8,000 00	$101 25	$2 02
Briggs, Andrew S.	Taunton	32,730 00	417 08	8 34
Bugbee & Mack	Lawrence	72,650 00	575 33	11 51
Carpenter, George O.	Boston	1,437,721 00	13,491 25	269 82
Dunn, Thatcher B.	Gardner	25,275 00	244 39	4 89
Esty, Frederick M.*	Framingham	5,700 00	62 12	1 24
Flagg & Tyler	North Adams	5,020 00	94 50	1 89
Forbes, George E.	Brookfield	5,250 00	52 50	1 05
Frankle, Jones	Haverhill	63,650 00	540 19	10 80
Gordon, William R.	Beverly	58,065 00	609 86	12 20
Hall, John T.	Plymouth	5,875 00	58 12	1 16
Haskell, H. C. L.	Gloucester	9,500 00	123 75	2 47
Holman, Silas	Fitchburg	-	135 50	2 71
Howard, H. P.	Fall River	25,850 00	334 42	6 69
Hunt, George F.	Lowell	37,650 00	431 38	8 63

* Since July 10, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
GERMANIA FIRE INSURANCE CO. — *Concluded.*				
Kendall, George E.	Worcester	$235,605 00	$2,497 21	$49 94
Leonard & Lyman	Westfield	19,300 00	153 31	3 07
Macintire, S. A.	Salem	87,025 00	1,206 14	24 12
Mellen & Stafford	Fall River	32,830 00	267 50	5 35
Merriam, C. A.*	Chelsea	26,800 00	233 10	4 66
Parker, George G.	Milford	7,100 00	60 93	1 22
Phillips, Elisha M.	Southbridge	46,441 00	496 17	9 92
Sargent, Bailey.	Merrimac	16,000 00	257 01	5 14
Silsbee & Pickford	Lynn	144,275 00	1,791 77	35 84
Tyler, Edward D.	North Adams	2,500 00	20 25	40
Van Campen, Hiram	New Bedford	81,975 00	1,323 17	26 46
Warriner, S. C.	Springfield	34,825 00	608 80	12 18
		$2,527,612 00	$26,187 00	$523 72
GIRARD FIRE AND MARINE INSURANCE COMPANY,	Philadelphia, Penn.			
Cardell, E. L., & Co.	Lowell	$66,150 00	$480 47	$14 41
Crowell, John F.	Worcester	55,660 00	466 30	13 99
Daniels, George P.	Salem	15,500 00	256 25	7 69
Pynchon, Joseph C.	Springfield	85,650 00	869 30	26 08
Swords, James	Boston	570,270 00	3,869 87	116 10
		$793,230 00	$5,942 19	$178 27
GLEN'S FALLS INSURANCE COMPANY.	Glen's Falls, N.Y.			
Chace & Shaw	Fall River	$19,314 00	$181 05	$3 62
Chapin, E. Dudley	Springfield	33,900 00	321 07	6 42
Collins, Thomas C.	Middleborough	3,500 00	37 50	75
Cornish, Ivory S.	New Bedford	5,000 00	46 50	93

Craig, George A.	Spencer	9,300 00	103 49	2 07
Crowell, John F.	Worcester	65,165 00	677 97	13 56
Goodman, James, & Co.	Boston	932,634 00	7,072 03	141 44
Selkirk, A. W.	Great Barrington	20,250 00	218 13	4 36
Silsbee & Pickford	Lynn	95,000 00	1,370 82	27 42
Stoddard, Elijah B.	Worcester	8,950 00	93 55	1 87
Stone, Samuel H., jun.	Beverly	4,800 00	44 00	88
		$1,197,813 00	$10,166 11	$203 32
GLOBE FIRE INSURANCE COMPANY	New York, N.Y.			
Clapp, Horace B., & Co.	Boston	$270,075 00	$2,174 80	$43 50
Holmes, J. W.	Springfield	11,798 62½	126 47½	2 53
Stearns Brothers	Boston	78,805 55	592 49	11 85
Wood, B. L., jun.†	Taunton	1,725 00	20 28	41
		$362,404 17½	$2,914 04½	$58 29
GRANITE INSURANCE COMPANY	Richmond, Va.			
Cheppu, John T.	Boston	$125,000 00	$864 92	$17 30
GREAT WESTERN INSURANCE COMPANY	New York, N.Y.			
Foster, Nathaniel, jun.	Boston	$4,966,487 00	$33,962 71	$679 25
GUARDIAN FIRE INSURANCE COMPANY	New York, N.Y.			
Rothery, J. J. E.	Boston	$786,224 00	$5,096 89	$101 94
GUARDIAN FIRE AND LIFE ASSURANCE COMPANY,	London, England.			
Brewster & Graves	Newburyport	$17,750 00	$124 00	$2 48
Daggett, H. M., jun., & Co.‡	Attleborough	69,050 00	778 44	15 57
Drew, Charles W.	Lowell	9,500 00	93 00	1 86
Edwards, John, & Co.§	Lawrence	20,800 00	174 75	3 49

* For two months. † From Aug. 19. ‡ From March, 1879. § Four months.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
GUARDIAN F. AND L. ASSURANCE CO. — *Con.*				
Frankle, Jones	Haverhill	$69,700 00	$786 77	$15 74
Hollis & Snow	Boston	2,912,231 00	18,878 30	377 57
Tillinghast & Alden	New Bedford	165,533 00	1,537 02	30 74
Washburn, J. D.	Worcester	259,585 00	3,207 47	64 15
		$3,524,149 00	$25,579 75	$511 60
HAMBURG-BREMEN FIRE INSURANCE COMPANY.	Hamburg, Germany.			
Cardell, E. L., & Co.	Lowell	$25,000 00	$231 69	$4 63
Church, H. C.	Lowell	6,000 00	52 50	1 05
Clark, W. E.	Framingham	39,400 00	423 90	8 48
Colby, W. R., & Co.	Salem	33,829 00	404 86	8 10
Currier, F. C., & Son	Fitchburg	7,800 00	88 75	1 77
Edwards, J., & Co.	Lawrence	3,500 00	33 50	67
Follansbee, H. L.	Gloucester	46,625 00	581 06	11 62
Foster, Nathaniel, jun.	Boston	1,607,100 00	8,655 52	173 11
Frankle, Jones	Haverhill	27,700 00	165 75	3 31
Fullerton, Charles D.	Brockton	26,550 00	271 20	5 42
Haffards, G. M.	Fall River	72,450 00	682 01	13 64
Hall, John T.	Plymouth	11,491 67	158 20	3 16
Hellyar, Samuel H.	Palmer	5,100 00	42 10	84
Holmes, J. W.	Springfield	200,024 00	1,670 07	33 40
Kendall, George E.	Worcester	62,600 00	531 05	10 62
King & Pratt *	Greenfield	3,500 00	27 75	55
Leighton, Royal B.	Melrose	10,050 00	98 08	1 96
Mann, Seth, 2d	Randolph	1,500 00	22 50	45
Ober, Joseph E.	West Medford	5,450 00	49 85	1 00
Parker, George G.	Milford	16,050 00	173 00	3 46

Read, Elijah R.	Attleborough	3,000 00	47 50		95
Selkirk, A. W.	Great Barrington	1,600 00	18 00		36
Silsbee & Pickford	Lynn	63,100 00	630 53	12	61
Stevens, C. G., & Son	Clinton	6,500 00	100 00	2	00
Swan, A. D.	Lawrence	12,472 51	149 54	2	99
Talbot, Jabez, jun.	Stoughton	4,100 00	52 37	1	05
Tillinghast & Alden	New Bedford	50,000 00	417 13	8	34
Tyler, Edward D.	North Adams	5,000 00	27 00		54
Walker, Oliver	Northampton	18,600 00	128 88	2	57
Washburn, J. D.	Worcester	151,680 00	1,776 82	35	54
		$2,527,772 18	$17,711 11	$354	19
Hamburg-Magdeburg Fire Insurance Co.	Hamburg, Germany.				
Bacheller, E. Q.	Lynn	$41,900 00	$435 25	$8	70
Darling, H. E.	Boston	568,584 00	5,693 93	113	88
D'Evelyn, John S.	Lowell	22,175 00	340 56	6	81
Ellison William H.	Boston	210,737 00	1,325 31	26	51
Fuller, W. A., & Co.	Springfield	112,585 00	1,369 13	27	38
Kilbride, J. J.	Lawrence	51,150 00	509 45	10	19
Lincoln, William, & Co.	Warren	88,251 00	927 31	18	55
Parks, Loren C.	Worcester	81,881 00	1,125 20	22	50
Richardson, H. W.	Pittsfield	17,650 00	139 99	2	80
Tracy, Carlos C.	Northampton	4,500 00	53 75	1	07
Willard, John H.	Westfield	27,150 00	278 00	5	56
Wood, B. L.	Taunton	25,660 84	349 88	7	00
Wood, B. L., jun †	Taunton	9,100 00	109 02	2	18
		$1,261,323 84	$12,656 78	$253	13

* From Sept. 1 to Nov. 1, 1879.

† From Aug. 1.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
HANOVER FIRE INSURANCE COMPANY	New York, N.Y.			
Abbott, H. Edward	Brookline	$104,548 00	$1,023 34	$20 47
Appleton, Z. A.	Rockport	41,095 00	434 56	8 69
Barnes, David H.	Winchendon	1,500 00	15 00	30
Bates, Daniel J.	North Scituate	8,075 00	53 41	1 07
Briggs, Andrew S.	Taunton	54,617 00	731 51	14 63
Briggs, George H.	Amesbury	34,700 00	419 83	8 39
Burnham, Edward	Cambridgeport	159,262 50	1,166 68	23 33
Clapp, Lafayette	Easthampton	34,775 00	330 67	6 61
Collins, Thomas C.	Middleborough	24,150 00	251 74	5 03
Crane, Wesley C.	Somerville	65,990 00	436 94	8 74
Currier, Aug. N.	Worcester	158,255 00	1,643 57	32 87
Damon, Isaac N.	Lexington	6,875 00	77 62	1 55
Danforth, William S.	Plymouth	11,000 00	176 25	3 52
Dunham & Wilson	Pittsfield	45,300 00	442 90	8 86
Dutcher, H., & Co.	Sheffield	27,700 00	243 67	4 87
Farnsworth, Ezra S.	Newtonville	23,650 00	187 57	3 75
Fiske, B. S., & Son	Brighton	12,900 00	167 75	3 35
Flagg & Tyler	North Adams	42,620 00	435 43	8 71
Freeman, James M.	Franklin	8,900 00	141 75	2 83
Goodell, W. S.	Haverhill	54,050 00	453 75	9 07
Gould, Jesse, & Son	Chelsea	38,020 00	415 95	8 32
Hastings, W. B., & Co.	Cambridge	81,930 00	850 12	17 00
Higley, George T.	Ashland	11,600 00	143 75	2 87
Holman, Silas	Fitchburg	–	117 71	2 35
Hovey & Fenno	Boston	1,779,200 00	9,922 05	198 44
Howland, F. P., & Sons	Abington	33,625 00	364 92	7 30
Hunt & Hamilton	Athol	11,150 00	142 33	2 85

Johnson, R. B.	Holyoke	23,600 00	205 29	4 11
Johnson, William F.	Lynn	61,550 00	620 98	12 42
Kennedy, Thomas C.	East Boston	45,810 00	397 25	7 94
Ladd Brothers & Co.	Springfield	125,168 00	927 62	18 55
Leonard & Lyman	Westfield	33,400 00	291 74	5 83
Macintire, S. A.	Salem	28,000 00	321 84	6 44
Maynard, S. B.	Marlborough	8,250 00	84 62	1 69
Meserve, Clement	Hopkinton	18,775 00	254 79	5 10
Osgood & Perry	Lowell	45,750 00	362 33	7 25
Osgood, O. F.	Lowell	21,250 00	166 88	3 34
Parker, James O.	Methuen	19,600 00	261 37	5 23
Pearson, F. W.	Auburndale	19,173 53	189 79	3 80
Pendergast, George H.	Charlestown	89,805 00	785 00	15 70
Phillips, Elisha M.	Southbridge	45,155 16	469 83	9 40
Piper & Sawyer	Newburyport	52,883 34	528 07	10 56
Porter, Samuel	Beverly	36,500 00	427 75	8 55
Puffer, Loring W.	Brockton	23,500 00	239 00	4 78
Richardson, H. N. & O. P.	Attleborough	21,650 00	226 53	4 53
Richardson, O. P., jun.	Attleborough	30,066 00	307 77	6 16
Slade, A. K., jun.	Fall River	58,041 00	553 41	11 07
Smith, H. H.	Vineyard Haven	38,975 00	498 37	9 96
Smith, Jonathan	Clinton	10,280 00	116 65	2 33
Thomas, Edward A.	Amherst	16,300 00	196 08	3 92
Tillinghast & Alden	New Bedford	42,750 00	467 93	9 36
Tyler, Edward D.	North Adams	19,150 00	217 00	4 34
Walker, Oliver	Northampton	48,050 00	422 19	8 44
Williams, G. D.	Greenfield	44,710 00	254 17	5 08
Wright & Siggins	Great Barrington	7,100 00	57 00	1 14
Wright, Frank H.*	Great Barrington	27,500 00	329 80	6 60
		$3,938,229 53	$30,971 82	$619 39

* From Nov. 1, 1878, to Sept. 1, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
HARTFORD FIRE INSURANCE COMPANY	Hartford, Conn.			
Adams, Joseph S	Framingham	$18,795 00	$220 34	$4 41
Barrows, R. S.	Jamaica Plain	52,883 00	518 48	10 37
Bradway, M., & Son	Monson	69,250 00	675 66	13 51
Carter, B. F., & Co.	Newburyport	105,825 00	990 11	19 80
Church, H. C.	Lowell	213,025 00	2,469 76	49 40
Collins, Thomas C.	Middleborough	4,550 00	48 94	98
Currier, Daniel	Methuen	16,681 00	194 14	3 88
Day, Henry A.	Hyde Park	56,170 00	492 82	9 86
Fisher, M. M.	Medway	40,075 00	574 67	11 49
Flagg & Tyler	North Adams	21,600 00	274 99	5 50
Fuller, E. J.	Winchendon	10,125 00	85 13	1 70
Gardner & Hellyar	Palmer	11,150 00	87 58	1 75
Goodell, W. S.	Haverhill	156,940 00	1,501 25	30 02
Hall, John T.	Plymouth	25,700 00	422 00	8 44
Hovey & Fenno	Boston	3,572,778 00	22,300 85	446 02
Howe, Samuel E.	Pittsfield	98,616 00	895 71	17 91
Howland, E. P.	Quincy	14,885 00	155 10	3 10
Hunt & Hamilton	Athol	48,241 67	656 10	13 12
Hyde, James F. C.	Newton	72,200 00	575 03	11 50
Johnson, R. B.	Holyoke	187,090 00	1,716 98	34 34
Johnson, Waldo	Webster	60,580 00	751 06	15 02
Lane, Otis	Ware	29,975 75	298 88	5 98
Leonard & Lyman	Westfield	84,600 00	828 21	16 56
Lyons, Samuel J.	Greenfield	131,640 48	1,245 78	24 92
Maguire, John G.	Woburn	2,650 00	32 50	65
Northey, William	Salem	271,052 00	2,252 88	45 06
Packard, S. Franklin	Brockton	66,380 00	732 93	14 66

Parker, George G.	Milford	16,600 00	155 61	3 11
Peck & Pierce	Northampton	198,420 00	1,796 51	35 93
Phillips, Elisha M.	Southbridge	110,307 66	1,491 22	29 82
Puffer, George D.	Saxonville	24,800 00	312 75	6 25
Pynchon, Joseph C.	Springfield	492,736 00	4,619 71	92 39
Richardson, H. N. & O. P.	Attleborough	24,950 00	275 13	5 50
Richardson, O. P., jun.	Attleborough	31,150 00	320 29	6 41
Siggins, Thomas *	Great Barrington	29,468 00	257 11	5 14
Silsbee & Pickford	Lynn	229,885 00	2,858 26	57 17
Skerry, S. H , & Co.	North Brookfield	60,867 00	719 38	14 38
Slade, John P.	Fall River	34,050 00	362 83	7 26
Slade, John P., & Son	Fall River	76,190 00	792 44	15 85
Stacy, S. A., & Son	Gloucester	101,770 00	1,079 77	21 60
Stevens, Charles G., & Son	Clinton	13,724 00	198 49	3 97
Stratton, Daniel W.	Hudson	8,050 00	90 47	1 81
Tapley, Charles	Peabody	137,515 00	1,518 36	30 37
Tillinghast & Alden	New Bedford	94,450 00	1,075 22	21 50
Tyler, Edward D.	North Adams	7,950 00	101 57	2 03
Upton & Willis	Fitchburg	53,050 00	585 12	11 70
Viles, Daniel F.	Waltham	133,075 00	1,177 40	23 54
Washburn, J. D.	Worcester	479,827 00	5,956 78	119 14
White, Nathaniel G.	Lawrence	69,850 00	516 80	10 34
Whitney, E. C.	Marlborough	69,935 00	589 89	11 79
Whittier, Samuel	Leominster	5,200 00	39 75	79
Williams, S. A.	Taunton	106,964 00	1,245 58	24 91
Wright & Siggins	Great Barrington	2,500 00	37 50	75
		$8,056,741 56	$69,171 82	$1,383 40

* Agency resigned Aug. 31, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
HARTFORD STEAM-BOILER INSPECTION AND INSURANCE COMPANY	Hartford, Conn.			
Chace & Shaw	Fall River	$42,334 00	$374 82	$7 50
Chamberlain, W. S.	Boston	1,429,784 00	14.827 48	296 55
Freeman, David C.	Hartford, Conn.	398,550 00	4,111 95	82 23
Johnson, William F.	Lynn	16,950 00	163 50	3 27
Lockey & Allison	Fitchburg	35.900 00	347 13	6 94
Smith, John L.	Providence, R.I.	208,500 00	2,158 09	43 16
		$2,132,018 00	$21,982 97	$439 65
HOFFMAN FIRE INSURANCE COMPANY	New York, N.Y.			
Paige, John C.	Boston	$1,592,046 17	$16,085 12	$321 70
Tillinghast & Alden	New Bedford	36,675 00	420 05	8 40
		$1,628,721 17	$16,505 17	$330 10
HOME INSURANCE COMPANY	New York, N.Y.			
Adams, Joseph S.	Framingham	$30,740 00	$321 21	$6 42
Alden, Jared F.	Middleborough	51,200 00	751 25	15 02
Andrus, F. O.	Sheffield	45,590 00	586 90	11 74
Baker, George M.	Marshfield	6,000 00	75 00	1 50
Baker, Henry N.	Newtonville	18,600 00	127 51	2 55
Baker, William.	Fitchburg	6,800 00	101 45	2 03
Barrett, R F.	Concord	38,200 00	475 87	9 52
Barton, S. R., & Co.	Oxford	48,380 00	651 47	13 03
Batcheller, Amos	Sutton	25,445 00	269 71	5 39
Bates, Daniel J.	North Scituate	5,375 00	57 50	1 15
Bell, Wesley K.	Ipswich	15,800 00	218 00	4 36
Billings, George A.	Hatfield	3,500 00	39 50	79

Billings, Henry W.	Conway	9,875 00	103 57	2 07
Boyden, Warren	Walpole	256,995 00	2,721 00	54 42
Bridgeman, William E.	Belchertown	2,400 00	28 50	57
Briggs, Andrew S.	Taunton	168,164 00	1,907 96	38 16
Brown, Samuel W.	Brimfield	900 00	10 50	21
Burleigh, O. H.	Natick	66,317 00	692 23	13 84
Burnham, Edward	Cambridgeport	123,050 00	1,096 39	21 93
Bush, A. L	Westfield	133,868 00	1,326 91	26 54
Chapin & Williams	Greenfield	21,450 00	135 74	2 71
Chapin, Charles M.	Hyde Park	71,834 00	700 03	14 00
Chapin, E. Dudley	Springfield	424,880 00	3,865 17	77 30
Cheever & Lee	Manchester	18,950 00	184 00	3 68
Clapp, Lafayette	Easthampton	77,475 00	374 69	7 49
Colton, Edwin K.	Longmeadow	18,100 00	194 24	3 88
Corkins, Charles R.	Reading	82,140 00	865 44	17 31
Craig & Bemis	Spencer	3,000 00	34 95	70
Crane, Wesley C.	Somerville	52,650 00	467 98	9 36
Curtis, Orson B.	Colrain	15,075 00	184 25	3 68
Cutler, Nahum S.	Bernardston	25,850 00	247 01	4 94
Darling, Uriah T.	Leyden	2,700 00	33 75	67
Demond, W. E.	West Springfield	13,800 00	110 87	2 22
Denny, Charles A.	Leicester	44,525 34	654 92	13 10
Dunn, Thatcher B.	Gardner	52,675 00	541 88	10 84
Dwelley, Jedediah	Hanover	9,950 00	64 48	1 29
Ely, George W.	Wilbraham	14,100 00	157 50	3 15
Everett, J. Mason	Canton	56,340 00	721 60	14 43
Faunce, George B.	Boston	432,078 16	3,874 82	77 50
Fayerweather, J. A.	Westborough	17,000 00	199 75	3 99
Fisher, M. M.	Medway	147,800 00	1,723 72	34 47
Fiske, A. A.	Wenham	16,545 00	206 49	4 13
Fiske, George B.	Holliston	45,150 00	490 38	9 80

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
HOME INSURANCE CO. (New York) — *Continued.*				
Flagg & Tyler	North Adams	$98,135 00	$1,005 17	$20 10
Foward, Joseph M.	Southwick	1,000 00	10 50	21
Gardner & Hellyar	Palmer	192,130 00	1,935 41	38 71
Gay, Willard	Norwood	9,540 00	179 97	3 60
George, J. Phillips	Jamaica Plain	48,865 00	554 05	11 08
Gilmore, W. H. P.	Turner's Falls	78,150 00	759 18	15 18
Goddard, Ira N.	Millbury	19,475 00	218 95	4 38
Goodell, Walter S.	Haverhill	207,500 00	2,041 57	40 83
Gordon, William R.	Beverly	18,800 00	203 00	4 06
Gould, Jesse, & Son	Chelsea	322,476 97	3,034 42	60 68
Green, Darius A.	Medford	6,500 00	86 66	1 73
Greenwood, C. C.	Needham	22,420 00	299 52	5 99
Guild, Francis	Dedham	8,000 00	130 20	2 60
Hale, Otis F.	Gill	5,200 00	64 00	1 28
Hall, John T.	Plymouth	151,725 00	1,787 17	35 74
Hapgood, George D.	Chester	10,840 00	147 50	2 95
Harding, W. B.	South Boston	66,770 00	643 66	12 87
Hardwick, John	Quincy	85,285 00	1,021 75	20 43
Hastings, W. B., & Co.	Cambridge	97,600 00	1,294 65	25 89
Hayden, C. L.	South Deerfield	8,325 00	123 29	2 47
Hayward, S. A., & Co.	Brockton	201,875 00	2,273 25	45 46
Higley, George T.	Ashland	25,550 00	295 86	5 92
Hobart, Seth L.	Hingham	27,695 00	347 82	6 96
Hodges, Charles W.	Foxborough	3,700 00	46 50	93
Holbrook, Leander	Milford	30,800 00	281 95	5 64
Hollis & Snow	Boston	4,663,654 00	30,380 18	607 60
Hollis, E. P., & Co.	Natick	23,850 00	265 30	5 31

Holman, Silas	Fitchburg	–	571 01	11 42
Horton, Sparrow	Woburn	29,543 00	426 66	8 53
Howland, F. P., & Sons	Abington	52,450 00	582 54	11 65
Hunt & Hamilton	Athol	47,696 67	530 16	10 60
Hunt, O. D.	Amherst	52,275 00	473 12	9 46
Hyde, James F. C.	Newton	91,075 00	744 98	14 90
Ingraham, W. H.	Watertown	44,100 00	583 23	11 66
Jewett, Charles E.	Georgetown	1,500 00	15 00	30
Johnson, B. S.	Haydenville	41,525 00	394 48	7 88
Johnson, R. B.	Holyoke	122,775 00	1,205 15	24 10
Kennedy, Thomas C.	East Boston	139,900 00	1,149 25	22 98
Kimball, William L.	Littleton	11,650 00	160 31	3 20
Lane, Otis	Ware	34,650 00	377 50	7 55
Leonard, James F.	Foxborough	6,300 00	59 00	1 18
Lincoln, William, & Son	Brookline	42,430 00	359 40	7 19
Macintire, S. A.	Salem	313,010 00	3,757 30	75 15
Macy, George W.	Nantucket	21,200 00	269 93	5 40
Mann, Seth, 2d	Randolph	23,750 00	283 86	5 68
Mansfield, J. D.	Wakefield	14,195 00	188 10	3 76
Manton, Moses M.	Charlemont	23,550 00	328 51	6 57
Merrick, Spencer R.	Clinton	43,570 00	435 03	8 70
Merrill, E. S.	Winchendon	3,500 00	31 25	62
Meserve, Clement	Hopkinton	54,625 00	739 96	14 80
Murdoch, F.	Newton	82,970 00	724 08	14 48
Osgood & Perry	Lowell	215,915 00	1,106 04	22 12
Osgood, O. F.	Lowell	39,350 00	421 73	8 43
Otis, George	Yarmouthport	139,463 00	1,724 29	34 49
Parks, Horace	Russell	4,100 00	31 00	62
Pease, M. H.	Lee	48,475 00	527 37	10 55
Pendergast, George H.	Charlestown	12,900 00	150 75	3 01
Phillips, Elisha M.	Southbridge	92,450 00	1,018 04	20 36

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
HOME INSURANCE CO. (New York) — *Concluded.*				
Piper & Sawyer	Newburyport	$209,925 00	$2,246 18	$44 92
Pomeroy, Charles	Northfield	54,190 00	593 42	11 87
Pope, Henry	Milton	1,275 00	9 30	19
Porter, Eleazer	Hadley	3,800 00	24 25	48
Porter, John W.	Boston	8,000 00	87 80	1 76
Potter, Nathan D.	Enfield	100 00	1 21	02
Proctor, Abel R.	Arlington	5,000 00	53 63	1 07
Reed, E. M.	Mansfield	37,450 00	417 00	8 34
Rice, Henry	North Attleborough	35,585 00	421 20	8 42
Richards, Elias	Weymouth	53,200 00	587 00	11 74
Richardson, H. N. & O. P.	Attleborough	28,650 00	319 76	6 40
Richardson, O. P., jun.	Attleborough	49,950 00	406 39	8 13
Root, A. B.	Pittsfield	238,689 00	2,378 07	47 56
Royce, Frederick M.	Wales	1,800 00	18 00	36
Ryder, Thomas M.	Wareham	31,000 00	408 85	8 18
Selkirk, A. W.	Great Barrington	122,860 00	1,328 09	26 56
Serrat, William D.	Melrose and Malden	202,425 00	1,457 55	29 15
Sibley, S. H.	Warren	500 00	5 00	10
Silsbee & Pickford	Lynn	207,970 00	2,493 75	49 87
Skerry, S H., & Co.	North Brookfield	47,850 00	497 07	9 94
Slade, John P.	Fall River	46,325 00	633 75	12 67
Slade, John P., & Son	Fall River	102,817 00	843 70	16 87
Smart, Joseph A.	Andover	11,800 00	124 81	2 50
Smith, Henry A.	Stoneham	26,350 00	278 25	5 56
Spellman, Solomon C.	Hampden	14,700 00	195 25	3 90
Stacy, S. A., & Son	Gloucester	86,700 00	973 25	19 46
Swan, Albert D.	Lawrence	263,513 66	2,556 37	51 13

Taft, C. R.	Williamstown	$3,860 00	$397 00	$7 94
Tarr, J. Trueman, & Co.	Rockport	20,700 00	202 25	4 04
Tillinghast & Alden	New Bedford	272,666 00	3,016 19	60 32
Tyler, Edward D.	North Adams	63,795 00	559 95	11 20
Viles, Daniel F.	Waltham	59,200 00	677 20	13 54
Walker, Oliver	Northampton	135,272 22	1,042 00	20 84
Washburn, J. D.	Worcester	455,327 00	4,870 96	97 42
Wellington, H. H.	Adams	59,775 00	556 84	11 14
Welsh, Josiah S.	Hudson	12,460 00	133 49	2 67
Wetherbee & Nutter	Brighton	42,750 00	618 55	12 37
White, Luther	Chicopee	24,225 00	342 54	6 85
Whitney, E. C.	Marlborough	39,660 00	419 25	8 38
Wight, Henry K.	Indian Orchard	21,800 00	218 12	4 36
Wilder, Joseph H.	Shelburne Falls	5,150 00	45 65	91
Williams, Gorham D.	Greenfield	28,900 00	196 75	3 93
Wright, Charles P.	Montague	2,800 00	30 13	60
		$14,148,785 02	$129,082 37	$2,581 48
Home Insurance Company	Newark, N.J.			
Grant, Charles E.	Worcester	–	$249 98	$5 00
Howe, Samuel E.	Pittsfield	$3,346 00	47 75	95
Judd, F. A.	Springfield	21,250 00	237 31	4 75
		$24,596 00	$535 04	$10 70
Howard Insurance Company	New York, N.Y.			
Adams, J. Fred	Haverhill	$6,400 00	$62 75	$1 25
Baker, Henry N.	Boston and Newton	171,375 00	948 65	18 97
Baker, William	Fitchburg	1,600 00	44 00	88
Bowker, Albert	Boston	519,596 00	2,915 12	58 30
Bugbee & Mack	Lawrence	44,150 00	559 72	11 19
Chase, William E.	Newburyport	21,325 00	205 90	4 12

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
HOWARD INSURANCE COMPANY — *Concluded.*				
Cook, Samuel H.	New Bedford	$26,500 00	$342 75	$6 85
Hinckley, J. W.	Taunton	33,920 00	468 59	9 37
Holman, Silas	Fitchburg	–	75 00	1 50
Hunt, George F.	Lowell	19,400 00	191 87	3 84
Kendall, George E.	Worcester	219,285 00	2,935 08	58 70
Macintire, S. A.	Salem	50,733 33	533 35	10 67
Mellen & Stafford	Fall River	22,300 00	127 50	2 55
Morissey, J., & Son	Plymouth	675 00	10 12	20
Pynchon, Joseph C.	Springfield	123,557 00	1,210 16	24 20
Read, Elijah R.	Attleborough	1,600 00	18 50	37
Stevenson, J. M.	Pittsfield	69,275 00	933 24	18 66
		$1,331,691 33	$11,582 30	$231 62
IMPERIAL FIRE INSURANCE COMPANY	London, England.			
Alden, Jared F.	Middleborough	$8,250 00	$91 87	$1 84
Allison, Henry	Fitchburg	63,388 34	770 34	15 41
Ballard, E. O.	Marlborough	48,305 71	623 86	12 48
Bird, H.*	Cambridge	17,400 00	156 54	3 13
Blaney, Alex.	Natick	45,995 00	391 81	7 84
Church, H. C.	Lowell	11,000 00	167 50	3 35
Conn, George H.	Woburn	39,400 00	479 52½	9 59
Dudley, Charles R.	Monson	1,300 00	7 00	14
Dunbar, J. R.	Westfield	21,750 00	219 00	4 38
Dunham & Wilson	Pittsfield	73,270 00	806 43	16 13
Edwards, John, & Co.	Lawrence	29,740 00	402 02	8 04
Fisher, Fred L.	Medway	18,000 00	181 25	3 62
Fiske, George B.	Holliston	25,870 00	237 75	4 75

Fullerton, Charles D.	Brockton	54,625 00	566 39	11 33
Gifford, S. S.	Provincetown	2,900 00	36 62	73
Goodell, Walter S.	Haverhill	54,290 00	407 76	8 16
Grinnell, L., & Son	New Bedford	42,500 00	333 51	6 67
Hall, John T.	Plymouth	39,872 00	538 97	10 78
Hellyar, Samuel H.	Palmer	425 00	6 37	13
Holbrook, Leander	Milford	24,300 00	260 65	5 21
Holmes, J. W.	Springfield	104,912 50	806 39½	16 13
Johnson, Waldo	Webster	16,975 00	198 55	3 97
Kendall, George E.	Worcester	249,385 00	2,521 88	50 44
Lincoln, William, & Co.	Warren	5,050 00	28 04	56
Macintire, S. A.	Salem	48,350 00	631 28	12 63
Otis, George	Yarmouthport	–	251 00	5 02
Paige, John C.	Boston	2,365,483 95	17,317 84	346 36
Peck, Benjamin W.	Holyoke	15,125 00	158 75	3 17
Piper & Sawyer	Newburyport	9,333 00	110 32	2 21
Richardson, H. N. & O. P.	Attleborough	10,400 00	101 00	2 02
Richardson, O. P., jun.	Attleborough	27,650 00	306 00	6 12
Serrat, W. D.	Melrose	9,550 00	70 68	1 41
Silsbee & Pickford	Lynn	100,700 00	1,246 70	24 93
Slade, John P.	Fall River	9,200 00	74 50	1 49
Slade, John P., & Son	Fall River	12,350 00	107 85	2 16
Tapley, Charles	Peabody	46,450 00	534 98	10 70
Underhay, John	Holbrook	18,700 00	145 00	2 90
Walker, Oliver	Northampton	28,625 00	364 37	7 28
Whitaker, C. F.	North Adams	17,275 00	241 00	4 82
Williams, S. A.	Taunton	57,651 00	800 89	16 02
Wright & Siggins	Great Barrington	3,500 00	58 75	1 17
Wright, Frank H.†	Great Barrington	4,125 00	12 00	24
		$3,783,371 50	$32,772 94	$655 46

* Agency discontinued March 31, 1879.

† From Nov. 1, 1878, to Sept. 1, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
INSURANCE COMPANY STATE OF PENNSYLVANIA,	Philadelphia, Penn.			
Adams, Edward F.	Haverhill	$1,000 00	$17 50	$0 52
Brainard, J. C.	Amherst	10,750 00	130 38	3 91
Chaffee, J C.	Lee	21,500 00	398 50	11 95
Coolidge, Augustus	Worcester	9,300 00	103 90	3 12
Gould, Jesse, & Son	Chelsea	23,366 00	285 76	8 57
Greenwood, S. A.	Gardner	2,300 00	42 50	1 27
Howland, S. D.	Fall River	14,450 00	205 50	6 16
Kilbride, J. J.	Lawrence	8,850 00	87 90	2 64
Lockey & Allison	Fitchburg	27,025 00	331 54	9 95
Parkhurst, C. S.	Springfield	18,100 00	274 58	8 24
Pope, Richard	Boston	966,896 50	9,310 04	279 30
Selkirk, A. W.	Great Barrington	4,850 00	95 50	2 86
Sproat, Charles W.	Taunton	8,500 00	138 50	4 15
Turner, John M.	Northampton	11,575 00	118 90	3 57
Van Campen, H	New Bedford	9,850 00	147 50	4 42
Warriner, S. C.	Holyoke	7,500 00	95 62	2 87
		$1,145,812 50	$11,784 12	$353 50
IRVING INSURANCE COMPANY	New York, N.Y.			
Ellison, William H.	Boston	$262,507 30	$2,912 06	$58 24
KNICKERBOCKER CASUALTY INSURANCE COMPANY,	New York, N.Y.			
Baker, Henry N., Glass *	Boston and Newton	–	$107 98	$2 16
Baker, Henry N., Boiler *	Boston and Newton	–	77 75	1 55
Baker, Henry N., & Co., Glass	Boston and Newton	–	118 42	2 37
Baker, Henry N., & Co., Boiler	Boston and Newton	–	182 00	3 64
		–	$486 15	$9 72

KNICKERBOCKER FIRE INSURANCE COMPANY	New York, N.Y.			
Holmes, J. W.	Springfield	$11,798 62½	$126 47½	$2 53
Jordan, Lovett & Co.	Boston	142,867 16	1,584 27	31 69
Stearns Brothers	Boston	78,805 55	592 49	11 85
Wood, B. L., jun.†	Taunton	1,725 00	20 28	41
		$235,196 33½	$2,323 51½	$46 48
LA CAISSE GÉNÉRALE INSURANCE COMPANY	Paris, France.			
Adams, Edward F.	Haverhill	$22,400 00	$277 81	$5 56
Barton, S. R., & Co.	Webster	22,400 00	359 87	7 20
Brainard, J. C.	Amherst	12,900 00	156 27	3 13
Burleigh, O. H.	Natick	20,300 00	223 48	4 47
Chaffee, J. C.	Lee	22,300 00	356 13	7 12
Clark, W. E.	Framingham	73,922 00	726 72	14 53
Coburn, Charles	Lowell	75,984 00	652 94	13 06
Follansbee, H. L.	Gloucester	55,350 00	624 62	12 49
Fowler & Kendall	Salem	21,800 00	327 10	6 54
Fullerton, Charles D.	Brockton	23,400 00	270 41	5 41
Greenwood, S. A.	Gardner	9,500 00	163 38	3 26
Hastings, W. B , & Co.	Cambridge	155,831 00	2,092 44	41 85
Hollis, E. P., & Co.	Natick	7,400 00	82 25	1 64
Howland, S. D.	Fall River	54,750 00	485 80	9 72
Kilbride, J. J.	Lawrence	8,600 00	96 90	1 94
Lockey & Allison	Fitchburg	43,656 00	633 56	12 67
Lockey & Dennis	Fitchburg	9,000 00	163 75	3 27
Medcalf, William	Ware	3,600 00	87 50	1 75
Miller, George F.	North Adams	37,550 00	527 50	10 55
Parker, F. S.	Pittsfield	30,200 00	336 06	6 72
Parkhurst, C. S.	Springfield	94,450 00	692 96	13 86
Parks, Loren C.	Worcester	85,365 00	1,226 02	24 52

* November to April.

† From Aug. 19.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
LA CAISSE GÉNÉRALE INSURANCE CO. — *Con.*				
Pope, Richard	Boston	$1,155,132 50	$11,599 81	$232 00
Selkirk, A. W.	Great Barrington	11,866 67	152 04	3 04
Sproat, Charles W.	Taunton	47,600 00	673 27	13 47
Turner, John M.	Northampton	35,350 00	454 14	9 08
Underwood, George E.	Ayer	21,550 00	379 07	7 58
Van Campen, H.	New Bedford	30,625 00	370 55	7 41
Warriner, S. C.	Holyoke	2,500 00	33 75	67
		$2,195,282 17	$24,226 10	$484 51
LA CONFIANCE FIRE INSURANCE COMPANY	Paris, France.			
Abbott, H. Edward*	Brookline	$37,826 00	$554 51	$11 09
Cardell, E. L., & Co.	Lowell	15,500 00	162 50	3 25
Carpenter, George O.	Boston	242,355 00	2,252 34	45 05
Currier, F. C., & Son	Fitchburg	1,000 00	12 50	25
Foote, William H.	Westfield	4,200 00	54 75	1 09
Fuller, S. B.	Florence	10,600 00	121 20	2 42
Hastings, W. B., & Co.	Cambridge	33,500 00	458 41	9 17
Hellyar, Samuel H.	Palmer	8,500 00	72 29	1 44
Hinckley, J. W	Taunton	8,000 00	70 00	1 40
Holbrook, Leander	Milford	4,600 00	29 93	60
Judd, C. C.†	Holyoke	15,035 00	179 68	3 59
Kilbride, J. J.	Lawrence	4,900 00	46 60	93
Nichols, C. S., & Co.	Salem	8,700 00	131 67	2 63
Peck & Pierce	Northampton	11,400 00	101 75	2 03
Serrat, William D.	Melrose	12,000 00	145 00	2 90
Silsbee & Pickford	Lynn	8,500 00	50 63	1 01
Stevenson, J. M.	Pittsfield	15,700 00	107 03	2 14

Stone, Emerson	Spencer	650 00	3 25	6
Thomas, Edward A.	Amherst	1,000 00	12 50	25
Warriner, S. C.	Springfield	27,300 00	299 83	6 00
Washburn, J. D.	Worcester	38,375 00	572 89	11 46
Whitaker, C. F.‡	North Adams	160,275 00	1,583 97	31 68
		$669,916 00	$7,023 23	$140 44
LAMAR INSURANCE COMPANY	New York, N.Y.			
Northey, William	Salem	$214,100 00	$609 53	$12 19
Sawyer & Blake	Boston	923,690 14	7,705 11	154 10
		$1,137,790 14	$8,314 64	$166 29
LANCASHIRE INSURANCE COMPANY	Manchester, England.			
Abbott, H. Edward §	Brookline	$17,250 00	$340 00	$6 80
Bacon, H. S.	Milford	32,100 00	437 67	8 75
Ballard, E. O.	Marlborough	63,542 03	621 09	12 42
Barton, S. R., & Co.	Webster	48,609 00	767 33	15 35
Brewster & Graves	Newburyport	71,769 00	1,087 59	21 75
Bugbee, A. V.	Lawrence	44,465 00	500 00	10 00
Burleigh, O. H.	Natick	44,050 00	444 23	8 88
Cardell, E. L., & Co.	Lowell	138,958 00	1,813 41	36 27
Chaffee, J. C.	Lee	53,050 00	670 75	13 41
Chapin & Williams	Greenfield	11,200 00	114 70	2 29
Clapp, Horace B., & Co.	Boston	40,500 00	392 19	7 84
Collins, Thomas C.	Middleborough	22,525 00	363 85	7 28
Conn, George H.	Woburn	96,441 00	1,019 01	20 98
Currier, Aug. N.	Worcester	833,266 00	9,396 04	187 92
Currier, F. C., & Son	Fitchburg	83,220 00	976 13	19 52
Denny, C. A.	Leicester	31,083 00	456 11	9 12
Ellison, William H.	Boston	2,378,357 32	17,796 40	355 93

* From Sept. 17, 1879. † Agency established Aug. 9, 1879. ‡ From Aug. 1, 1879. § From Sept. 1, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
LANCASHIRE INSURANCE COMPANY — *Concluded.*				
Fiske, George B.	Holliston	$67,490 00	$568 83	$11 38
Fowler & Kendall	Salem	64.316 00	911 25	18 22
Freeman, James M.	Franklin	10,100 00	140 00	2 80
Goodell, W. S.	Haverhill	105,250 00	1,180 30	23 61
Hall, John T.	Plymouth	23.900 00	284 00	5 68
Hardwick, John	Quincy	19,600 00	260 50	5 21
Hastings, W. B., & Co.	Cambridge	165.005 00	1,807 19	36 14
Hollis, E. P., & Co.	Natick	4,925 00	61 75	1 23
Holmes, J. W.	Springfield	504,231 00	4,577 18	91 54
Howland, S. D.	Fall River	146,640 00	1,647 69	32 95
Lincoln, William, & Co.	Warren	204,272 00	2,125 45	42 51
Lockey & Dennis	Fitchburg	10,900 00	109 52	2 19
Lockey, John M.	Fitchburg	–	158 68	3 17
Merriam, C. A.	Chelsea	49,480 00	483 69	9 67
Parker, George G.	Milford	10,000 00	128 82	2 57
Peck & Pierce	Northampton	114,922 00	1,230 60	24 61
Pendergast, George H.	Charlestown	116,100 00	1,277 10	25 54
Porter, Samuel	Beverly	35,650 00	439 39	8 79
Puffer, Loring W.	Brockton	53,330 00	681 23	13 62
Read & Sanger	Roxbury	29,400 00	188 63	3 77
Richards, Elias	Weymouth	22,800 00	270 15	5 40
Richardson, H. N. & O. P.	Attleborough	12,250 00	155 38	3 11
Richardson, O. P., jun.	Attleborough	31,825 00	314 69	6 29
Robinson, R. B.	Westfield	26,342 00	273 90	5 48
Siggins, Thomas *	Great Barrington	33,443 00	373 43	7 47
Stevens, C. G., & Son	Clinton	36,650 00	506 61	10 13
Stevenson, John M.	Pittsfield	99,756 00	1,079 75	21 59

Thomas, Edward A.	Amherst	54,300 00	633 51	12 67
Underwood, George E.	Ayer	60,828 00	665 21	13 30
Van Campen, Hiram	New Bedford	104,650 00	1,489 93	29 80
Whitaker, C. F.	North Adams	122,726 00	1,439 50	28 79
Williams, S. A.	Taunton	75,727 00	983 16	19 66
		$6,427,193 35	$63,673 52	$1,273 40
LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY	Liverpool, England.			
Baker, William	Fitchburg	$2,050 00	$15 25	$0 30
Bell, Wesley K.	Ipswich	13,525 00	162 65	3 25
Brewster & Graves	Newburyport	149,630 00	1,671 79	33 44
Briggs, Andrew S.	Taunton	118,171 00	1,393 65	27 87
Brown, Henry A	Salem	253,548 00	2,799 03	55 98
Chaffee, J. C.	Lee	61,450 00	672 10	13 44
Chapin & Williams	Greenfield	66,050 00	488 17	9 76
Church, H. C.	Lowell	103,057 00	1,209 56	24 19
Clark, W. E.	Framingham	165,350 00	1,687 48	33 75
Collins, Thomas C.	Middleborough	28,785 00	318 08	6 36
Conn, George H.	Woburn	303,216 50	3,338 23	66 76
Dickerman, E. W.	Westfield	100,262 50	909 12	18 18
Dodd, Stephen, & Co.	Gloucester	123,192 00	1,196 69	23 93
Fairbanks, J. W.	Westborough	123,795 00	1,035 93	20 72
Fisher, M. M.	Medway	75,950 00	887 94	17 76
Fiske, George B.	Holliston	51,141 67	444 52	8 89
Flagg & Tyler	North Adams	112,595 00	1,320 16	26 40
Forbush, James M.	Natick	204,250 00	2,005 52	40 11
Frankle, Jones	Haverhill	184,500 00	1,925 56	38 51
Gordon, William R.	Beverly	82,000 00	963 50	19 27
Grinnell, Lawrence	New Bedford	372,100 00	3,380 01	67 60
Guild, Charles E.	Boston	17,338,433 00	85,148 12	1,702 96

* Agency resigned Aug. 31, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
LIVERPOOL AND LONDON, ETC. — *Concluded.*				
Holbrook, Leander	Milford	$43,250 00	$404 92	$8 10
Holman, Silas	Fitchburg	–	548 20	10 96
Holmes, J. W.	Springfield	674,898 00	5,596 75	111 93
Howland, F. P., & Sons	Abington	138,325 00	1,391 80	27 84
Hoyt, G. & J. F.	Shelburne Falls	12,000 00	140 30	2 80
Hunt & Hamilton	Athol	43,700 00	341 93	6 84
Jordan & Co.	Weymouth	46,600 00	639 11	12 78
Judd, C. C.	Holyoke	195,275 00	1,626 52	32 53
Lincoln, William, & Co.	Warren	501,003 00	4,019 70	80 39
Lockey & Allison	Fitchburg	51,400 00	460 75	9 21
Maynard, S. B.	Marlborough	31,650 00	388 65	7 77
Munroe, A. C.	Worcester	908,683 00	6,957 99	139 16
Pease, Joseph T.	Edgartown	54,800 00	718 71	14 37
Puffer, Loring W.	Brockton	104,275 00	1,328 25	26 56
Richardson, H. N. & O. P.	Attleborough	6,800 00	86 01	1 72
Richardson, O P., jun.	Attleborough	47,166 00	476 84	9 54
Selkirk, A. W.	Great Barrington	78,700 00	771 13	15 42
Silsbee & Pickford	Lynn	204,675 00	2,530 21	50 60
Slade, John P.	Fall River	77,000 00	763 31	15 27
Slade, John P., & Son	Fall River	218,261 00	2,210 50	44 21
Stevens, C. G., & Son	Clinton	31,500 00	495 12	9 90
Stevenson, J. M.	Pittsfield	127,800 00	1,422 86	28 46
Stratton, Daniel W.	Hudson	60,800 00	729 74	14 59
Swan, Albert D.	Lawrence	194,338 00	1,653 22	33 06
Tyler, Edward D.	North Adams	47,520 00	441 08	8 82
Underhay, John	Holbrook	27,350 00	341 17	6 82
Underwood, George E.	Ayer	102,574 68	1,226 07	24 52

Walker, Oliver	Northampton	164,000 00	1,524 76	30 49
Weston, William H.	Danvers	63,500 00	908 75	18 17
Whitney, E. C.	Marlborough	43,500 00	345 33	6 91
		$24,334,395 35	$153,462 74	$3,069 17
LONDON AND LANCASHIRE FIRE INSURANCE COMPANY	Liverpool, England.			
Appleton, Z. A.	Rockport	$600 00	$9 00	$0 18
Ballard, E. O.*	Marlborough	50,795 00	540 73	10 81
Barton, S. R., & Co.†	Webster	18,100 00	336 10	6 72
Bird, H.	Cambridge	63,075 00	760 07	15 20
Brown, Benjamin F.	Charlestown	7,500 00	130 00	2 60
Carter, B. F, & Co.	Newburyport	8,400 00	91 00	1 82
Conn, George H.‡	Woburn	68,180 00	823 29	16 47
Currier, Aug. N.	Worcester	30,000 00	272 36	5 45
Edwards, J., & Co §	Lawrence	26,500 00	299 25	5 98
Esty, Frederick M.‖	Framingham	4,300 00	29 75	59
Foster & Scull	Boston	1,057,397 14	8,553 57	171 07
Frankle, Jones	Haverhill	27,500 00	276 25	5 52
Gordon, William R.	Beverly	1,500 00	18 75	37
Gould, Jesse, & Son	Chelsea	3,000 00	52 50	1 05
Grinnell, L., & Son	New Bedford	36,350 00	583 34	11 67
Hayward, S A, & Co.	Brockton	43,500 00	682 50	13 65
Judd, C. C ¶	Holyoke	32,800 00	391 73	7 83
Liffler, Charles	Boston Highlands	25,900 00	267 35	5 35
Lockey, John M.	Fitchburg	27,635 00	476 94	9 54
Northey, William	Salem	18,490 00	267 37	5 35
Slade, John P., & Son	Fall River	13,030 00	116 09	2 32
Stevenson, J. M.	Pittsfield	31,000 00	337 00	6 74
Whitaker, C. F.**	North Adams	7,745 00	119 40	2 39

* From July, 1879. † Agency established July, 1879. ‡ Since July 1, 1879. § Four months. ‖ Since Aug. 1, 1879. ¶ Agency established July 11, 1879.
** From Sept. 1, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
LONDON AND LANCASHIRE, ETC. — *Concluded.*				
Whitmore, James C.	East Boston	$12,600 00	$120 50	$2 41
Williams, G. D.	Greenfield	2,000 00	25 00	50
		$1,617,897 14	$15,579 84	$311 58
LONDON ASSURANCE COMPANY	London, England.			
Adams, J. Fred	Haverhill	$13,000 00	$67 88	$1 36
Brown, Henry A.	Salem	117,549 00	1,151 77	23 04
Bugbee & Mack	Lawrence	21,850 00	200 00	4 00
Chase, William E.	Newburyport	30,000 00	336 34	6 73
Cook, Samuel H.	New Bedford	55,900 00	657 65	13 15
Currier, Aug. N.	Worcester	468,136 00	4,430 47	88 61
D'Evelyn, John S.	Lowell	34,700 00	346 00	6 92
Edwards, J., & Co.*	Lawrence	37,050 00	324 18	6 48
Elliott, George M.	Lowell	22,139 00	202 03	4 04
Fullerton, Charles D.	Brockton	62,225 00	679 36	13 59
Hinckley, J. W.	Taunton	37,125 00	402 65	8 05
Howe, Samuel E.	Pittsfield	85,750 00	904 38	18 09
Hunt & Hamilton	Athol	11,067 00	127 80	2 56
Judd, F. A.	Springfield	138,335 00	1,149 68	22 99
Lockey & Dennis	Fitchburg	19,000 00	160 25	3 20
Lockey, John M.	Fitchburg	88,625 66	1,056 40	21 13
Mellen & Stafford	Fall River	43,650 00	378 85	7 58
Morissey, J., & Son	Plymouth	1,200 00	14 50	29
Munn, John B.	Holyoke	50,450 00	402 05	8 04
Peck & Pierce	Northampton	143,492 00	1,361 46	27 23
Read, Elijah R.	Attleborough	25,350 00	290 32	5 81
Read, T. Frank, & Co.	Boston	3,676,115 00	23,181 88	463 64

Robinson, R. B.	Westfield	62,800 00	607 24	12 14
Van Campen, Hiram	New Bedford	25,200 00	122 54	2 45
Washburn, W. N.	Greenfield	42,500 00	392 94	7 86
Whitaker, C. F.	North Adams	58,884 00	732 50	14 65
		$5,372,092 66	$39,681 12	$793 63
LORILLARD INSURANCE COMPANY	New York, N.Y.			
Appleton, Samuel	Boston	$825,072 00	$5,461 64	$109 23
Cardell, E. L., & Co.	Lowell	175,917 00	1,607 98	32 16
Eldred, E., & Co.	Worcester	94,827 00	895 87	17 92
Fuller, W A., & Co.	Springfield	84,300 00	913 23	18 26
Spring, John F.	Greenfield	2,300 00	28 75	57
Whitaker, C. F.†	North Adams	82,700 00	1,355 96	27 12
		$1,265,116 00	$10,263 43	$205 26
MANHATTAN FIRE INSURANCE COMPANY	New York, N.Y.			
Baker, Ezra	Lynn	$94,200 00	$1,284 81	$25 70
Bush. A. L.	Westfield	41,316 00	502 33	10 05
Chapin & Williams	Greenfield	62,045 84	471 35	9 43
Chapin, E. D	Springfield	120,615 00	1,504 20	30 08
Dunham & Wilson	Pittsfield	67,912 34	822 32	16 45
Flagg & Tyler	North Adams	19,770 00	299 05	5 98
Frankle, Jones	Haverhill	53,700 00	630 37	12 61
Hunt, George F.	Lowell	35,425 00	244 10	4 88
Judd, C. C.	Holyoke	131,045 00	1,351 45	27 03
Lincoln, William, & Co	Warren	149,294 00	1,673 46	33 47
Munroe, A. C.	Worcester	214,029 00	2,462 70	49 25
Slade, A. K., jun.	Fall River	100.615 00	965 14	19 30
Stearns Brothers	Boston	2,574,122 89	21,825 92	436 52
Tyler, Edward D.	North Adams	20,450 00	236 70	4 73

* Five months.

† From July 1, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
MANHATTAN FIRE INSURANCE CO. — *Concluded.*				
Van Campen, Hiram	New Bedford	$24,150 00	$391 62	$7 83
Whitaker, C. F.	North Adams	38,920 00	679 63	13 59
		$3,747,610 07	$35,345 15	$706 90
MANUFACTURERS' INSURANCE COMPANY	Newark, N.J.			
Adams, Edward F.	Haverhill	$4,700 00	$63 82	$1 28
Boardman, C. H.	Lynn	47,400 00	661 02	13 22
Cardell, E. L., & Co.	Lowell	19,575 00	316 12	6 32
Chaffee, J. C.	Lee	3,200 00	33 50	67
Cheever & Lee	Manchester	17,785 00	206 23	4 12
Clark & Babb	Boston	480,956 00	4,700 96	94 02
Clark, Milton	Boston	43,258 00	646 51	12 93
Crowell, John F.	Worcester	64,439 00	726 80	14 53
Daniels, George P.	Salem	39,545 00	486 48	9 73
Hathaway, B. A.	Plymouth	4,450 00	61 63	1 23
Howard, H. P.	Fall River	15,300 00	218 99	4 38
Miller, George F.	North Adams	23,285 00	314 02	6 28
		$763,893 00	$8,436 08	$168 71
MANUFACTURERS' AND BUILDERS' INSURANCE COMPANY	New York, N.Y.			
Holmes, J. W.	Springfield	$11,798 62½	$126 47½	$2 53
Stearns Brothers	Boston	78,805 55	592 49	11 85
Wood, Benjamin L., jun.*	Taunton	1,725 00	20 28	41
		$92,329 17½	$739 24½	$14 79
MERCANTILE INSURANCE COMPANY	Cleveland, O.			
Vinton, Hammond	Boston	$842,448 00	$6,995 00	$139 90

MERCANTILE FIRE INSURANCE COMPANY	New York, N.Y.			
Hutchings, William V.	Boston	$338,716 00	$974 55	$19 49
MERCANTILE MUTUAL INSURANCE COMPANY	New York, N.Y.			
Briggs, Andrew S.	Taunton	$17,961 00	$100 71	$2 01
Chace & Shaw	Fall River	39,920 00	188 42	3 77
Grinnell, Lawrence	New Bedford	531,750 00	7,575 95	151 52
Hutchings, William V.	Boston	2,279,133 00	23,802 81	476 06
Jackson, Elisha T.	Taunton	1,233,089 00	1,964 74	39 29
Ladd Brothers & Co †	Springfield	25,203 00	204 17	4 08
		$4,127,056 00	$33,836 80	$676 73
MERCHANTS' INSURANCE COMPANY	New York, N.Y.			
Walley & Hardy	Boston	$606,371 67	$3,336 91	$66 74
MERCHANTS' INSURANCE COMPANY	Newark, N.J.			
Brewster & Graves	Newburyport	$37,737 00	$439 55	$8 79
Bush, A. L.	Westfield	23,850 00	209 00	4 18
Cardell, E. L., & Co.	Lowell	52,884 00	442 16	8 84
Currier, Aug. N.	Worcester	126,500 00	1,417 63	28 35
Fullerton, Charles D.	Brockton	22,400 00	207 50	4 15
Howe, Samuel E.	Pittsfield	7,000 00	66 00	1 32
Johnson, Thomas H.	Salem	57,300 00	735 96	14 72
Johnson, William F.‡	Lynn	31,750 00	351 08	7 02
Kendall, Isaac B.	Charlestown	67,460 00	584 23	11 68
King & Pratt §	Greenfield	16,350 00	177 79	3 56
Munn, John B.	Holyoke	11,700 00	83 50	1 67
Norwood, J. K.	Lawrence	59,000 00	653 71	13 07
Spalding, L. V.	Haverhill	32,700 00	357 67	7 15
Stone, Emerson	Spencer	8,933 32	98 56	1 97

* From Aug. 19. † Agency for this company ceased April 30, 1879. ‡ From July, 1879. § From May 1 to Nov. 1, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
MERCHANTS' INS. CO. (Newark, N J.) — *Con*				
Stone, Samuel H., jun.	Beverly	$2,000 00	$20 50	$0 41
Warriner, S. C.	Springfield	74,450 00	722 92	14 46
Wass, Robert H.	Boston	1,624,802 34	12,036 83	240 74
Whitaker, C. F.	North Adams	29,266 00	383 63	7 67
		$2,286,082 66	$18,988 22	$379 75
MERCHANTS' INSURANCE COMPANY	Providence, R I.			
Barton, S. R., & Co.	Webster	$47,665 00	$708 46	$14 17
Chadwick, William P.	Edgartown	4,500 00	64 25	1 28
Chaffee, J. C.	Lee	20,500 00	276 25	5 52
Chapin, E D.	Springfield	49,350 00	497 12	9 94
Colby, W. R., & Co.	Salem	–	1,174 12	23 48
Dunham & Wilson	Pittsfield	27,396 92	243 05	4 86
Eddy, Peleg E.	Boston	1,573,592 00	16,051 60	321 03
Elliott, George M.	Lowell	16,650 00	200 70	4 01
Fisher, M. M.	Medway	24,450 00	293 19	5 86
Flagg & Tyler	North Adams	10,000 00	131 38	2 63
Haskell, H. C. L.	Gloucester	37,925 00	440 13	8 80
Holbrook, Leander	Milford	25,100 00	288 61	5 77
Hunt & Hamilton	Athol	1,500 00	22 50	45
Kendall, George E.	Worcester	58,200 00	654 01	13 08
Lincoln, William, & Co.	Warren	9,860 00	130 35	2 61
Reed & Brother	Boston	27,295 00	427 13	8 54
Remington, J. A.	Fall River	80,646 66	1,041 66	20 83
Silsbee & Pickford	Lynn	93,975 00	1,315 33	26 31
Swain, Joseph B.	Nantucket	30,300 00	330 75	6 61
Swan, A. D.	Lawrence	66,005 41	788 24	15 76

Tillinghast & Alden	New Bedford	42,950 00	543 78	10 88
Tyler, Edward D.	North Adams	6,800 00	69 30	1 39
Walker, Oliver	Northampton	45,097 22	518 53	10 37
Whitney, Milton B.	Westfield	33,850 00	365 24	7 30
Williams, S. A.	Taunton	6,650 00	107 80	2 16
		$2,340,258 21	$26,683 48	$533 64
MERIDEN FIRE INSURANCE COMPANY	West Meriden, Conn.			
Abbott, H. E.	Brookline	$46,175 00	$785 17	$15 70
Briggs, George H.	Amesbury	26,650 00	374 31	7 49
Burnham, Edward	Cambridgeport	86,690 00	813 71	16 27
Bush, A. L.	Westfield	16,250 00	178 75	3 57
Coburn, George W., & Son	Lowell	63,688 00	701 72	14 03
Conn, George H.	Woburn	57,018 00	778 28	15 57
Dunham & Wilson	Pittsfield	20,976 93	170 24	3 40
Edwards, J., & Co.	Lawrence	71,950 00	768 43	15 37
Fay, Heman S.	Marlborough	6,700 00	91 50	1 83
Follansbee, H. L.	Gloucester	46,225 00	508 92	10 17
Fowler & Kendall	Salem	35,635 00	429 55	8 59
Goodell, W. S.	Haverhill	54,140 00	745 69	14 91
Greene, William S.	Fall River	99,263 00	1,025 38	20 51
Johnson, William F.	Lynn	41,735 00	479 49	9 59
Judd, C. C.	Holyoke	75,625 00	758 66	15 17
Kendall, George E.	Worcester	54,500 00	799 43	15 99
Lincoln, William, & Co.	Warren	58,901 00	647 58	12 95
Lockey & Allison	Fitchburg	43,647 00	636 97	12 74
Lockey & Dennis	Fitchburg	1,650 00	17 75	35
Merriam, C. A.	Chelsea	111,912 50	1,250 98	25 02
Pendergast, George H.	Charlestown	149,480 00	1,698 12	33 96
Reed & Brother	Boston	1,163,338 00	8,422 22	168 44
Spring, John F.	Greenfield	15,550 00	229 75	4 59

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
MERIDEN FIRE INSURANCE CO. — *Concluded.*				
Thomas, E. A.	Amherst	$29,700 00	$328 06	$6 56
Tillinghast & Alden	New Bedford	47,350 00	599 02	11 98
Turner, John M.	Northampton	38,525 00	406 63	8 13
Walker, Oliver	Northampton	21,518 75	104 93	2 09
Wood, Benjamin L.	Taunton	71,645 00	832 84	16 66
Wood, Benjamin L., jun.*	Taunton	11,855 00	114 41	2 28
		$2,568,293 18	$24,698 49	$493 91
METROPOLITAN PLATE-GLASS INSURANCE CO.	New York, N. Y.			
Bean, Jacob	Boston	$159,799 83	$4,967 28	$99 35
Judd, F. A.	Springfield	1,913 85	66 99	1 34
		$161,713 68	$5,034 27	$100 69
NATIONAL FIRE INSURANCE COMPANY	Baltimore, Md.			
Bacheller, E. Q.	Lynn	$36,100 00	$416 18	$8 32
Baker, Henry N.†	Boston and Newton	308,073 00	2,631 99	52 64
Baker, Henry N., & Co.	Boston and Newton	351,629 00	3,293 29	65 87
Hollis & Snow	Boston	72,550 00	830 43	16 61
Tatman, R. James	Worcester	97,327 00	1,051 42	21 03
Warriner, S. C.	Springfield	57,650 00	567 75	11 35
		$923,329 00	$8,791 06	$175 82
NATIONAL FIRE INSURANCE COMPANY	Hartford, Conn.			
Briggs, Andrew S.	Taunton	$58,556 00	$691 95	$13 84
Church, H. C.	Lowell	74,850 00	882 74	17 65
Dunham & Wilson	Pittsfield	59,208 00	625 42	12 51
Flagg & Tyler	North Adams	9,450 00	106 66	2 13

Fowler & Kendall	Salem	100,691 00	1,222 72	24 45
Goodell, W. S.	Haverhill	41,450 00	480 08	9 60
Hovey & Fenno	Boston	1,186,262 00	7,059 47	141 19
Johnson, William F.	Lynn	59,300 00	676 28	13 53
Kendall, George E.	Worcester	194,120 00	1,938 23	38 76
Lyons, Samuel J.	Greenfield	41,082 15	344 86	6 90
Mack, A. E.	Lawrence	58,100 00	506 31	10 13
Packard, S. Franklin	Brockton	40,800 00	477 63	9 55
Robinson, R. B.	Westfield	29,367 00	265 01	5 30
Sawyer, John S	Cambridge	32,700 00	391 25	7 82
Shepard, J. M., jun., & Co.	Fall River	117,620 00	864 06	17 28
Stevens, Charles G., & Son	Clinton	10,500 00	156 25	3 12
Tillinghast & Alden	New Bedford	39,000 00	448 07	8 96
Tyler, Edward D.	North Adams	2,300 00	27 00	54
Underwood, Porter	Holyoke	26,665 00	238 31	4 76
Upton & Willis	Fitchburg	15,750 00	153 37	3 07
Viles, Daniel F.	Waltham	37,000 00	421 83	8 43
Walker, Oliver	Northampton	80,800 00	674 88	13 50
Warriner, S. C.	Springfield	88,380 00	951 86	19 04
Wellington, H. H.	Adams	64,625 00	543 32	10 87
		$2,468,516 15	$20,147 56	$402 93
NATIONAL FIRE INSURANCE COMPANY	New York, N.Y.			
Boardman, C. H.	Lynn	$46,908 00	$709 80	$14 20
Galacar, Charles E.	Boston	728,347 00	6,502 02	130 04
Kennedy, Thomas C.	East Boston	59,910 00	439 83	8 80
		$835,165 00	$7,651 65	$153 04

* From Aug. 1.

† November to April.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received	Tax.
NEW HAMPSHIRE FIRE INSURANCE COMPANY	Manchester, N.H.			
Albro, J. G.	North Attleborough	$3,100 00	$35 75	$0 71
Almy, Charles	New Bedford	195,441 33⅓	1,539 84	30 80
Boardman, Charles H.	Lynn	164,915 00	2,153 73	43 07
Briggs, George H.	Amesbury	56,615 00	720 70	14 41
Brown, Benjamin F.	Charlestown	99,090 00	1,119 54	22 39
Carleton, W. A.	Fitchburg	17,400 00	190 50	3 81
Coburn, George W., & Son	Lowell	111,006 00	1,123 65	22 47
Collins, Stephen	Newburyport	600 00	6 00	12
Collins, Thomas C.	Middleborough	15,625 00	256 23	5 12
Dame, John T.	Clinton	8,175 00	134 75	2 69
Damon, Isaac N.	Lexington	1,400 00	21 00	42
Davis, James F.	Barre	5,750 00	81 25	1 62
Esty, F. M.	Framingham	16,850 00	212 50	4 25
Faunce, Sewall A.	Boston	1,430,628 00	10,291 16	205 82
Fay, Heman S.	Marlborough	14,400 00	157 64	3 15
Frankle, Jones	Haverhill	51,450 00	659 35	13 19
Fullerton, Charles D.	Brockton	52,750 00	715 66	14 31
Greene, William S.	Fall River	115,055 00	1,344 84	26 90
Hinckley, Joseph W.	Taunton	84,080 00	1,137 75	22 75
Howe, Samuel E.	Pittsfield	3,000 00	36 00	72
Johnson, Thomas H.	Salem	62,900 00	884 15	17 68
Kendall, George E.	Worcester	85,750 00	1,216 27	24 33
Lockey, John M.	Fitchburg	41,400 00	511 25	10 22
Munn, John B.	Holyoke	19,825 00	166 70	3 33
Parker, George G.	Milford	54,410 00	688 15	13 76
Parker, James O.	Methuen	74,975 00	789 36	15 79
Peck & Pierce	Northampton	58,920 00	742 70	14 85

Preston, N. W.	East Douglas	3,200 00	47 00	94
Reed, E. M.	Mansfield	31,000 00	428 00	8 56
Richardson, H. N. & O. P.	Attleborough	7,275 00	117 31	2 35
Richardson, O. P., jun.	Attleborough	10,575 00	69 63	1 39
Smith, Henry A.	Stoneham	40,380 00	418 43	8 37
Swift, Reuben W.	Provincetown	26,550 00	349 89	6 99
Thomas, Edward A.	Amherst	17,150 00	317 32	6 35
Underwood, George E.	Ayer	191,164 00	2,124 73	42 49
Viles, Daniel F.	Waltham	31,150 00	391 74	7 83
Warriner, S C.	Springfield	188,490 00	2,283 37	45 67
Whitney & Dunbar	Westfield	30,250 00	241 85	4 84
Young, Darius	Newton	44,850 00	449 21	8 98
		$3,467,544 33⅓	$34,174 90	$683 44
NEW YORK AND BOSTON INSURANCE COMPANY,	New York, N.Y.			
Appleton, Samuel	Boston	$332,099 00	$2,242 07	$44 84
NEW YORK BOWERY FIRE INSURANCE COMPANY,	New York, N.Y.			
Bennett, M., jun.	Hartford, Conn.	–	$50 00	$1 00
Cheppu & Brown	Boston	$1,612,883 50	10,147 90	202 96
		$1,612,883 50	$10,197 90	$203 96
NEW YORK CITY INSURANCE COMPANY	New York, N.Y.			
Adams, Edward F.	Haverhill	$1,850 00	$21 75	$0 43
Boardman & Earp*	Lynn	21,950 00	211 85	4 24
Cardell, E. L , & Co.	Lowell	32,750 00	266 82	5 34
Collins, Thomas C.	Middleborough	5,150 00	72 25	1 44
Conn, George H.†	Woburn	11,650 00	134 50	2 69
Edwards, J., & Co.	Lawrence	5,800 00	35 60	71
Elliott, George M.	Lowell	11,250 00	83 44	1 67

* From Aug. 1, 1879.

† Since Sept. 1, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
NEW YORK CITY INSURANCE CO. — *Concluded.*				
Goodman, James, & Co.	Boston	$60,387 00	$477 23	$9 54
Grant, Charles E.	Worcester	77,200 00	721 07	14 42
Greene, William S.	Fall River	24,963 00	228 31	4 57
Jordan & Co.	Weymouth	5,935 00	78 51	1 57
Judd, C. C.*	Holyoke	21,312 00	202 74	4 05
Judd, F. A.	Springfield	74,097 50	652 78	13 06
Ladd Brothers & Co.†	Springfield	19,404 00	221 89	4 44
Lincoln, William, & Co.	Warren	32,293 00	356 23	7 12
Mair, Thomas	Boston	377,489 66	3,530 80	70 62
Parker, F. S.	Pittsfield	19,325 00	189 66	3 79
Plimpton, M. F.	Fitchburg	6,250 00	85 00	1 70
Stone, Samuel H., jun.	Beverly	175 00	2 64	05
Van Campen, H.	New Bedford	19,000 00	215 09	4 30
Westgate, H. H.	Boston and Melrose	398,077 00	3,286 52	65 73
Willard, John H.	Westfield	1,000 00	15 00	30
		$1,227,308 16	$11,089 68	$221 78
NEWARK CITY INSURANCE COMPANY.	Newark, N.J.			
Bacheller, E. Q.	Lynn	$15,500 00	$205 17	$4 10
Fuller, W. A , & Co.	Springfield	50,290 00	883 38	17 67
Lockey & Allison	Fitchburg	17,350 00	273 88	5 48
Swords, James	Boston	712,574 50	6,177 72	123 55
		$795,714 50	$7,540 15	$150 80
NEWARK FIRE INSURANCE COMPANY.	Newark, N J.			
Chaffee, J. C.	Lee	$32,083 33	$451 61	$9 03
Coolidge, Augustus	Worcester	6,000 00	59 65	1 19

Fowler & Kendall	Salem	15,800 00	179 00	3 58
Gould, Jesse, & Son	Chelsea	50,813 30	679 42	13 59
Howland, S. D.	Fall River	19,800 00	238 44	4 77
Lockey & Allison	Fitchburg	44,247 00	662 94	13 26
Lockey & Dennis	Fitchburg	2,275 00	34 93	70
Miller, George F.	North Adams	20,275 00	218 05	4 36
Parker, F. S.	Pittsfield	21,850 00	203 88	4 08
Parkhurst, C. S.	Springfield	33,700 00	359 49	7 19
Pope, Richard	Boston	754,194 84	6,803 23	136 06
Sproat, Charles W.	Taunton	12,150 00	120 87	2 42
Turner, John M.	Northampton	51,625 00	507 36	10 15
Van Campen, Hiram	New Bedford	28,800 00	331 62	6 63
Warriner, S. C.	Holyoke	9,555 33⅓	111 31	2 23
		$1,103,168 80⅓	$10,961 80	$219 24
NIAGARA FIRE INSURANCE COMPANY	New York, N.Y.			
Appleton, Z. A.	Rockport	$19,625 00	$242 00	$4 84
Beer, Enoch H.	North Adams	21,115 00	168 90	3 38
Briggs, Andrew S.	Taunton	10,300 00	130 33	2 61
Briggs, George H.	Amesbury	43,840 00	602 22	12 04
Foster, Nathaniel, jun.	Boston	1,617,100 00	7,873 33	157 47
Fowler & Kendall	Salem	67,000 00	778 45	15 57
Goodell, W. S.	Haverhill	36,100 00	308 12	6 16
Hayward, S. A., & Co.	Brockton	20,175 00	261 18	5 22
Hellyar, Samuel H.	Palmer	14,290 00	127 94	2 55
Howe, Samuel E	Pittsfield	55,075 00	463 18	9 26
Ladd Brothers & Co.	Springfield	37,325 00	378 18	7 56
Lane, Otis	Ware	19,850 00	248 40	4 97
Leighton, Royal B.	Melrose	17,200 00	152 89	3 06
Maynard, S. B.	Marlborough	37,400 00	293 10	5 86

* Agency established Sept. 4, 1879.

† Agency ceased for this company April 30, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
NIAGARA FIRE INSURANCE CO. — *Concluded.*				
Meserve, Clement	Hopkinton	$17,775 00	$224 68	$4 49
Norman, J. S.	Boston	44,730 00	361 61	7 23
Osgood & Eaton	Lowell	15,125 00	132 79	2 66
Osgood & Perry	Lowell	38,210 00	303 10	6 06
Peck & Pierce	Northampton	58,100 00	464 80	9 30
Pendergast, George H.	Charlestown	30,050 00	264 65	5 29
Porter, Samuel	Beverly	28,950 00	355 62	7 11
Robinson, R. B.	Westfield	19,500 00	235 22	4 70
Siggins, Thomas*	Great Barrington	15,584 00	170 31	3 41
Silsbee & Pickford	Lynn	21,150 00	237 88	4 76
Slade, John P.	Fall River	39,370 00	279 50	5 59
Slade, John P., & Son	Fall River	28,530 00	229 55	4 59
Stannard, J. H	Lawrence	55,900 00	410 96	8 22
Tillinghast & Alden	New Bedford	70,475 00	546 83	10 94
Upton, Daniel	Adams	4,253 00	43 91	88
Washburn, J. D.	Worcester	214,005 00	2,743 94	54 88
Webber, J. H.	Cambridgeport	19,550 00	219 00	4 38
Wright & Siggins	Great Barrington	1,400 00	11 20	22
		$2,739,052 00	$19,263 77	$385 26
NORTH BRITISH AND MERCANTILE INSURANCE COMPANY	London, England.			
Adams, Coleman S.	Framingham	$11,815 00	$426 10	$8 52
Barton, S R , & Co.	Webster	157,488 00	1,627 28	32 55
Bradway, M., & Son	Monson	41,450 00	352 26	7 05
Brown, Benjamin F.	Charlestown	56,250 00	662 90	13 26
Brown, I. J.	Hyde Park	120,257 00	1,038 26	20 77
Burge, Lorenzo	Waltham	47,400 00	405 49	8 11

Canneli, J. H.	Everett	83,285 00	689 25	13 78
Chaffee, J. C.	Lee	26,150 00	450 36	9 01
Cheppu & Brown	Concord	54,800 00	538 65	10 77
Church, H. C.	Lowell	118,100 00	1,382 54	27 65
Clapp, Lafayette	Easthampton	33,700 00	367 00	7 34
Colby, W. R., & Co.	Salem	428,928 00	1,627 99	32 56
Collins, Thomas C.	Middleborough	9,750 00	105 13	2 10
Crane, Wesley C.	Somerville	77,610 00	622 02	12 44
Davis, James F.	Barre	21,475 00	222 25	4 44
Dunham & Wilson	Pittsfield	139,820 85	1,424 28	28 49
Ferry, Lewis M.	Chicopee	2,650 00	252 55	5 05
Fisher, M. M.	Medway	137,450 00	1,419 56	28 39
Fiske, George B.	Holliston	55,865 00	580 90	11 61
Francis, L. M.	Hinsdale	9,000 00	134 25	2 68
Goodell, W. S.	Haverhill	140,000 00	1,457 66	29 15
Green, Darius A.	Medford	11,400 00	126 50	2 53
Hall, John T.	Plymouth	106,291 67	1,516 47	30 33
Hastings, W. B., & Co.	Cambridge	888,638 00	7,383 49	147 67
Hellyar, Samuel H.	Palmer	52,550 00	356 17	7 12
Hobart, Caleb	Bridgewater	9,690 00	103 02	2 06
Howland, F. P., & Sons	Abington	52,875 00	534 88	10 70
Hyde, James F. C.	Newton	116,375 00	1,037 75	20 75
Jennings, Albert	Wellesley	29,500 00	314 54	6 29
Johnson, R. B.	Holyoke	125,925 00	1,105 21	22 10
Ladd Brothers & Co.	Springfield	531,097 00	4,356 67	87 13
Leighton, R. B.	Melrose	179,000 00	1,546 70	30 93
Leonard & Lyman	Westfield	73,650 00	653 74	13 07
Lincoln, William, & Son	Brookline	16,900 00	149 00	2 98
Lockey & Dennis	Fitchburg	17,000 00	200 63	4 01
Lockey, John M.	Fitchburg	121,007 34	1,456 75	29 13

* Agency resigned Aug. 31, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
NORTH BRITISH AND MERCANTILE INSURANCE COMPANY — *Concluded.*				
Lyons, Samuel J.	Greenfield	$37,807 15	$333 36	$6 67
Merriam, C A.	Chelsea	132,080 00	1,026 40	20 53
Parker, George G.	Milford	63,950 00	690 73	13 81
Parker, James O.	Methuen	174,165 00	1,703 40	34 07
Paul, Abram C.	Stoughton	21,950 00	285 75	5 71
Pendergast, George H.	Charlestown	13,925 00	107 88	2 16
Perkins, G. Henry	Hyde Park	–	96 71	1 93
Phillips, Elisha M.	Southbridge	64,750 00	734 39	14 69
Piper & Sawyer	Newburyport	71,184 00	791 43	15 83
Porter, B. T. H.	Woburn	49,224 33	672 28	13 45
Porter, Charles H.	Quincy	50,765 00	449 02	8 98
Porter, John W.	Boston	4,996,998 24	34,011 87	680 24
Porter, Samuel	Beverly	43,205 00	495 19	9 90
Puffer, Loring W.	Brockton	51,050 00	558 75	11 17
Richardson, H. N. & O. P.	Attleborough	11,470 00	82 03	1 64
Richardson, O. P., jun.	Attleborough	44,983 00	444 18	8 88
Robbins, Samuel P.	Warren	69,859 00	724 79	14 50
Selkirk, A. W.	Great Barrington	35,000 00	359 33	7 19
Shepard, J M , jun., & Co.	Fall River	468,045 00	1,795 56	35 91
Silsbee & Pickford	Lynn	61,875 00	804 82	16 10
Skerry, S. H , & Co.	North Brookfield	42,800 00	525 88	10 52
Sprague, Phineas	Malden	42,200 00	467 75	9 35
Stevens, Charles G., & Son	Clinton	22,363 00	394 35	7 89
Stratton, Daniel W.	Hudson	21,800 00	254 30	5 09
Taylor, George W.	Lexington	23,225 00	292 71	5 85
Tillinghast & Alden	New Bedford	306,401 00	2,776 07	55 52

Underhay, John	Holbrook	22,450 00	296 06	5 92
Underwood, George E.	Ayer	630,941 23	3,877 66	77 55
Upton, Daniel	Adams	8,350 00	134 52	2 69
Walker, Oliver	Northampton	149,565 00	913 05	18 26
Washburn, J. D.	Worcester	578,000 00	6,505 55	130 11
Wetherbee & Nutter	Brighton	34,370 00	498 57	9 97
Whittaker, C. F.	North Adams	63,326 00	979 87	19 60
Whitney, E. C.	Marlborough	43,260 00	429 25	8 58
Williams, S. A.	Taunton	100,887 00	1,181 54	23 63
		$12,687,366 81	$102,323 20	$2,046 41
NORTH GERMAN INSURANCE COMPANY	Hamburg, Germany.			
Boardman & Earp *	Lynn	$34,300 00	$332 10	$6 64
Conn, George H.†	Woburn	13,400 00	158 76	3 18
Currier, F. C., & Son	Fitchburg	4,000 00	43 75	87
Dunham & Wilson	Pittsfield	41,466 00	546 23	10 92
Freeman & Vinton	Boston	1,423,265 00	11,324 17	226 48
Judd, C. C.‡	Holyoke	33,759 00	299 55	5 99
Judd, F. A.	Springfield	58,950 00	542 64	10 85
Kendall, George E.	Worcester	271,276 00	2,870 43	57 41
Macintire, S. A.	Salem	42,023 00	475 25	9 50
Mellen & Stafford	Fall River	80,380 00	627 50	12 55
Peck & Pierce	Northampton	10,020 00	126 78	2 54
Van Campen H.	New Bedford	9,900 00	173 88	3 48
Willard, J. H.	Westfield	1,000 00	10 00	20
Wood, B. L.	Taunton	14,100 00	190 65	3 81
		$2,037,839 00	$17,721 69	$354 42

* From Oct. 7, 1879.

† Since Oct. 1, 1879.

‡ Agency established May 8, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured	Premiums Received.	Tax.
NORTHERN ASSURANCE COMPANY	London, England.			
Alden, Jared F.	Middleborough	$8,250 00	$91 87	$1 84
Ballard, E O.	Marlborough	48,305 71	623 86	12 48
Bird, H.*	Cambridge	17,400 00	156 53	3 13
Conn, George H.	Woburn	39,400 00	479 52½	9 59
Edwards, J., & Co.	Lawrence	29,740 00	402 02	8 04
Fullerton, Charles D.	Brockton	54,625 00	566 39	11 33
Gifford, S. S.	Provincetown	2,900 00	36 63	73
Goodell, W. S.	Haverhill	54,290 00	407 76	8 16
Grinnell, L., & Son	New Bedford	42,500 00	333 51	6 67
Hellyar, Samuel H.	Palmer	425 00	6 37	13
Holmes, J. W.	Springfield	104,912 50	806 39½	16 13
Paige, John C.	Boston	2,365,483 96	17,317 84	346 36
Peck, Benjamin W.	Holyoke	15,125 00	158 75	3 17
Serrat, W. D.	Melrose	9,550 00	70 68	1 41
Tapley, Charles	Peabody	46,450 00	534 98	10 70
Whitaker, C. F.	North Adams	17,275 00	241 00	4 82
Wright & Siggins	Great Barrington	3,500 00	58 75	1 17
Wright, Frank H.†	Great Barrington	4,125 00	12 00	24
		$2,864,257 17	$22,304 86	$446 10
NORTHERN INSURANCE COMPANY	Watertown, N.Y.			
Almy, Charles	New Bedford	$57,500 00	$578 11	$11 56
Dunham & Wilson	Pittsfield	6,000 00	91 62	1 83
Goodman, James, & Co.	Boston	689,103 00	5,986 71	119 73
Holman, Silas	Fitchburg	–	64 38	1 29
Munroe, A. C.	Worcester	88,257 00	1,001 04	20 02
Peck & Pierce	Northampton	16,645 00	191 96	3 84

Potter, Arnold G.	North Adams	5,475 00	56 75	1 13
Remington, J. A.	Fall River	64,909 33	862 09	17 24
Robinson, R. B.	Westfield	2,000 00	20 00	40
Ryder, Austin G.	Taunton	12,215 00	243 52	4 87
Silsbee & Pickford	Lynn	39,950 00	552 71	11 05
		$982,054 33	$9,648 89	$192 96
NORTHWESTERN NATIONAL INSURANCE COMPANY,	Milwaukee, Wis.			
Chapin, E. D.	Springfield	$31,750 00	$322 31	$6 45
Church, H. C.	Lowell	21,475 00	313 51	6 27
Vinton, Hammond, Fire	Boston	1,419,630 00	10,742 44	214 85
Vinton, Hammond, Marine	Boston	1,018,500 00	6,787 95	135 76
		$2,491,355 00	$18,166 21	$363 33
NORWICH UNION FIRE INSURANCE SOCIETY	Norwich, England.			
Currier, Aug. N.	Worcester	$81,300 00	$675 14	$13 50
Faunce, Sewall A.	Boston	788,145 00	4,850 57	97 01
Frankle, Jones	Haverhill	29,000 00	211 45	4 23
Lincoln, William, & Co.	Warren	14,375 00	108 94	2 18
Mack, A. E.	Lawrence	20,250 00	158 10	3 16
		$933,070 00	$6,004 20	$120 08
ORIENT INSURANCE COMPANY	Hartford, Conn.			
Alden, Jared F.	Middleborough	$17,983 00	$243 63	$4 87
Andrus, F. O.	Sheffield	25,000 00	246 00	4 92
Briggs, George H.	Amesbury	41,950 00	615 93	12 32
Brown, Henry A.	Salem	44,941 00	469 20	9 38
Carter, C. W.	Quincy	9,840 00	129 92	2 60
Currier, Aug. N.	Worcester	30,500 00	338 75	6 77
Currier, F. C , & Son	Fitchburg	26,600 00	180 59	3 61

* Agency discontinued March 31, 1879.

† From Nov. 1, 1878, to Sept. 1, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
ORIENT INSURANCE COMPANY — *Concluded.*				
Edwards, John, & Co.	Lawrence	$44,130 00	$496 64	$9 93
Ferry & White	Chicopee	18,700 00	269 92	5 40
Foote, William H.	Westfield	15,050 00	129 25	2 58
Hall, John T.	Plymouth	8,150 00	147 77	2 96
Howland, S. D.	Fall River	84,750 00	884 94	17 70
Hunt, George F.	Lowell	20,350 00	230 95	4 62
Johnson, Waldo	Webster	10,150 00	115 18	2 30
Johnson, William F.	Lynn	40,900 00	553 95	11 08
Lockey & Allison	Fitchburg	3,000 00	43 78	88
Mather, Benjamin F., jun.	Williamstown	17,375 00	180 75	3 61
Medcalf, William	Ware	20,705 00	215 01	4 30
Munn, John B.	Holyoke	26,650 00	157 00	3 14
Packard, S. Franklin	Brockton	23,275 00	255 88	5 12
Paige, John C.	Boston	1,520,512 50	14,226 42	284 53
Parker, George G.	Milford	36,400 00	388 30	7 76
Parks, Loren C.	Worcester	73,510 00	613 73	12 27
Phillips, Elisha M.	Southbridge	44,000 00	521 10	10 42
Porter, Samuel	Beverly	20,500 00	208 23	4 16
Reed, E. M	Mansfield	22,700 00	271 52	5 43
Richardson, H. N. & O. P.	Attleborough	7,525 00	71 62	1 43
Richardson, O. P., jun.	Attleborough	22,342 00	261 25	5 22
Selkirk, A. W.	Great Barrington	3,500 00	56 25	1 12
Shattuck, John N.	Natick	19,150 00	191 09	3 82
Spring, John F.	Greenfield	20,800 00	306 75	6 13
Stone, Emerson	Spencer	19,750 00	201 65	4 03
Turner, John M.	Northampton	59,250 00	647 65	12 95
Underwood, George E.	Ayer	78,675 00	854 21	17 08

Van Campen, Hiram	New Bedford	36,550 00	623 05	12 46
Warriner, S. C.	Springfield	42,850 00	503 60	10 07
Whitney, E. C.	Marlborough	25,060 00	293 60	5 87
		$2,583,073 50	$26,145 06	$522 84
ORIENT MUTUAL INSURANCE COMPANY	New York, N.Y.			
Cook, Samuel H.	New Bedford	$46,525 00	$21,247 98	$424 96
Foster & Scull	Boston	528,168 00	7,881 90	157 64
		$574,693 00	$29,129 88	$582 60
PACIFIC FIRE INSURANCE COMPANY	New York, N.Y.			
Brewer, Cyrus	Boston and Milton	$2,239,309 37	$16,087 42	$321 75
PACIFIC MUTUAL INSURANCE COMPANY	New York, N.Y.			
Endicott & Macomber	Boston	$6,261,011 00	$90,946 88	$1,818 94
Phelps, Franklin S., & Co.	Boston	455,023 00	6,247 94	124 96
		$6,716,034 00	$97,194 82	$1,943 90
PARK FIRE INSURANCE COMPANY	New York, N.Y.			
Westgate, H. H.	Boston and Melrose	$366,431 50	$2,667 37	$53 35
PENNSYLVANIA FIRE INSURANCE COMPANY	Philadelphia, Penn.			
Abbott, H. E.	Brookline	$8,376 00	$163 88	$4 92
Adams, Coleman S.	Framingham	40,625 00	481 30	14 44
Appleton, Z. A.	Rockport	26,600 00	322 46	9 67
Ballard, E. O.	Marlborough	33,462 98	409 60	12 29
Barney, Matthew	Nantucket	25,200 00	336 50	10 09
Barton, S. R., & Co.	Webster	59,524 00	863 57	25 91
Bicknell, Zechariah L.	East Weymouth	17,200 00	268 26	8 04
Bird, H.	Cambridge	170,655 00	2,188 27	65 65
Brewer, Cyrus	Boston and Milton	4,000 00	55 00	1 65

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received	Tax.
PENNSYLVANIA FIRE INS. CO. — *Concluded.*				
Briggs, Andrew S.	Taunton	$54,250 00	$779 38	$23 38
Brown, Benjamin F.	Charlestown	57,975 00	638 27	19 15
Carter, B. F., & Co	Newburyport	52,922 00	648 04	19 44
Conn, George H.	Woburn	175,015 00	2,106 08	63 18
Cook, Samuel H.	New Bedford	136,720 00	1,966 72	59 00
Currier, Aug. N.	Worcester	266,216 00	3,042 54	91 28
Edwards, J., & Co.	Lawrence	117,245 00	1,323 61	39 71
Fisher, Fred. L.	Medway	63,100 00	894 36	26 83
Fiske, George B.	Holliston	39,350 00	542 38	16 27
Forbush, James M.	Natick	32,475 00	308 14	9 24
Foster & Scull	Boston	2,368,020 95	19,477 14	584 31
Frankle, Jones	Haverhill	37,175 00	497 85	14 94
Gordon, William R	Beverly	40,750 00	433 94	13 02
Gould, Jesse, & Son	Chelsea	92,988 30	985 65	29 57
Green, Darius A.	Medford	11,200 00	186 00	5 58
Hall, John T.	Plymouth	27,800 00	387 00	11 61
Hartshorne, Charles F.	Wakefield	23,875 00	278 12	8 34
Hayward, S. A., & Co.	Brockton	65,890 00	1,217 21	36 52
Holbrook, Leander	Milford	13,100 00	165 00	4 95
Jennings, Albert	Wellesley	29,000 00	414 51	12 43
Jewett, Charles E.	Georgetown	7,900 00	130 13	3 90
Johnson, R. B.	Holyoke	45,900 00	505 00	15 15
Liffler, Charles	Boston Highlands	117,313 00	1,177 08	35 31
Lockey & Dennis	Fitchburg	10,500 00	168 75	5 06
Lockey, John M.	Fitchburg	77,660 00	1,222 98	36 69
Northey, William	Salem	97,750 00	956 58	28 70
Pease, Joseph T.	Edgartown	12,400 00	196 50	5 89

Phillips. Elisha M.	Southbridge	13,700 00	164 10	4 92
Puffer, H. M.	Shelburne Falls	2,500 00	37 50	1 12
Rice, Henry	North Attleborough	27,410 00	334 30	10 03
Skerry, S. H., & Co.	North Brookfield	47,286 00	669 65	20 09
Slade, John P.	Fall River	16,909 00	227 68	6 83
Slade, John P., & Son	Fall River	65,375 00	784 62	23 54
Stacy, S. A , & Son	Gloucester	50,250 00	766 42	22 99
Stevenson, J. M.	Pittsfield.	57,850 00	625 30	18 76
Stratton, Daniel W.	Hudson	2,350 00	323 00	9 69
Tapley, Charles	Peabody	91,225 00	1,226 48	36 79
Thompson & Reed	Waltham	9,500 00	150 00	4 50
Tucke, E. M.	Lowell	38,250 00	401 38	12 04
Walker, Oliver	Northampton	22,250 00	204 14	6 12
Wetherbee & Nutter	Brighton	59,225 00	840 03	25 20
Whitaker, C. F.	North Adams	48,635 00	620 05	18 60
Whitmore, James C.	East Boston	112,600 00	1,362 19	40 87
Williams, G. D.	Greenfield	24,400 00	270 11	8 10
		$5,149,848 23	$54,744 75	$1,642 30
People's Insurance Company	Newark, N. J.			
Bacheller, E. Q.	Lynn	$34,800 00	$436 84	$8 74
Cornish, Ivory S.	New Bedford	44,100 00	490 07	9 80
Cotton, James M.	Fall River	19,810 00	276 43	5 53
Daniels, George P.	Salem	44,941 67	708 73	14 17
D'Evelyn, John S.	Lowell	50,039 00	560 87	11 21
Dudley, Charles R.	Monson	5,600 00	39 30	78
Eddy, Peleg E.	Boston	896,146 00	10,282 20	205 64
Johnson, William F.*	Lynn	2,800 00	49 80	1 00
Judd, C. C.†	Holyoke	73,137 00	620 42	12 41
Lincoln, William, & Co.	Warren	36,514 00	419 98	8 40

* Business closed December, 1879.

† Agency closed June 24, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
PEOPLE'S INSURANCE COMPANY — *Concluded.*				
Medcalf, William	Ware	$2,250 00	$23 85	$0 48
Miller, George F.	North Adams	62,780 00	648 56	12 97
Norwood, John K.	Lawrence	24,800 00	357 49	7 15
Parker, George G.	Milford	4,500 00	55 00	1 10
Plimpton, M. F.	Fitchburg	19,500 00	267 71	5 35
Stevenson, J. M.	Pittsfield	13,950 00	145 75	2 91
Stone, Emerson	Spencer	950 00	15 25	30
Tatman, R. James	Worcester	73,400 00	705 70	14 11
Tracy, Carlos C.	Northampton	24,650 00	271 50	5 43
Warriner, S. C.	Springfield	113,468 00	1,573 35	31 47
Willard, John H.	Westfield	1,700 00	29 75	59
		$1,549,835 67	$17,978 55	$359 54
PEOPLE'S FIRE INSURANCE COMPANY	Trenton, N.J.			
Burge, Lorenzo	Boston	$1,284,473 00	$9,336 25	$186 72
Bush, A. L.	Westfield	14,550 00	152 00	3 04
Cardell, E. L., & Co.	Lowell	91,507 00	1,110 43	22 21
Cornish, Ivory S.	New Bedford	47,725 00	605 33	12 11
Greene, William S.	Fall River	46,300 00	581 96	11 64
Johnson, William F.	Lynn	24,350 00	337 37	6 75
Judd, Charles C.*	Holyoke	–	100 00	2 00
Judd, F. A.	Springfield	111,002 50	1,065 89	21 32
Lincoln, Charles S.	Warren	35,289 00	281 45	5 63
Norwood, John K.	Lawrence	48,850 00	670 61	13 41
Parks, L. C.	Worcester	27,500 00	204 50	4 09
		$1,731,546 50	$14,445 79	$288 92

PHENIX INSURANCE COMPANY	Brooklyn, N.Y.			
Allison, Henry	Fitchburg	$82,350 00	$1,081 24	$21 62
Barton, S. R., & Co.	Webster	66,767 00	756 17	15 12
Bird, H.	Cambridge	64,250 00	772 72	15 45
Brown, H. A.	Salem	100,514 00	1,028 96	20 58
Carter, B. F., & Co.	Newburyport	29,900 00	350 45	7 01
Chapin & Williams	Greenfield	39,900 00	364 75	7 29
Chapin, E. D.	Springfield	87,400 00	738 49	14 77
Cook, Samuel H.	New Bedford	145,775 00	1,422 51	28 45
Cushman, James M.	Taunton	28,200 00	365 27	7 31
Dudley, Charles R.	Monson	32,425 00	226 77	4 53
Dunham & Wilson	Pittsfield	70,233 00	694 97	13 90
Dutcher, H., & Co.	Sheffield	30,450 00	283 28	5 67
Faunce, Sewall A.	Boston	5,724,135 00	32,902 51	658 05
Fiske, George B.	Holliston	1,650 00	7 12	14
Flagg & Tyler	North Adams	26,800 00	299 40	5 99
Follansbee, H. L.	Gloucester	68,900 00	777 50	15 55
Frankle, Jones	Haverhill	87,760 00	857 40	17 15
Gregerson, George W.	Boston	11,997,876 00	79,541 04	1,590 82
Higley, George T.	Ashland	19,600 00	184 38	3 69
Hyde, James F. C.	Newton	31,650 00	293 00	5 86
Jewett, Charles E.	Georgetown	7,800 00	125 00	2 50
Lincoln, William, & Co.	Warren	6,965 00	53 49	1 07
Morissey, J., & Son	Plymouth	3,900 00	33 00	66
Norwood, J. K.	Lawrence	94,675 00	912 33	18 25
Parker, George G.	Milford	27,550 00	311 14	6 22
Porter, Samuel	Beverly	37,350 00	349 39	6 99
Richards, Elias	Weymouth	28,400 00	311 20	6 22
Richardson, H. N. & O. P.	Attleborough	14,750 00	174 01	3 48
Richardson, O. P., jun.	Attleborough	38,400 00	331 78	6 64

* Agency closed January, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
PHENIX INSURANCE COMPANY — *Concluded.*				
Robinson, R. B.	Westfield	$35,525 00	$334 22	$6 68
Root, A. B.	Pittsfield	8,433 08	56 74	1 13
Silsbee & Pickford	Lynn	162,650 00	2,006 98	40 14
Tapley, Charles	Peabody	126,345 00	1,556 72	31 13
Tracy, Carlos C.	Northampton	21,825 00	206 22	4 12
Tucke, E. M.	Lowell	106,416 00	1,151 61	23 03
Tyler, Edward D.	North Adams	15,470 00	176 28	3 53
Underwood, Porter	Holyoke	26,425 00	221 75	4 43
Washburn, J. D.	Worcester	247,347 00	3,125 79	62 52
Wetherbee & Nutter	Brighton	35,100 00	505 82	10 12
		$19,781,861 08	$134,891 40	$2,697 81
PHŒNIX INSURANCE COMPANY	Hartford, Conn.			
Adams, Joseph S.	Framingham	$14,235 00	$187 47	$3 75
Andrus, F. O.	Sheffield	60,500 00	629 00	12 58
Ballard, E. O.	Marlborough	31,575 00	395 31	7 91
Barrett, Richard F.	Concord	22,528 00	296 03	5 92
Barrows, Roswell S.	Jamaica Plain	206,322 00	1,938 59	38 77
Barton, S. R., & Co.*	Webster	68,377 00	695 87	13 92
Bird, H.	Cambridge	62,250 00	689 33	13 79
Boyden, Warren	Walpole	32,657 00	470 29	9 41
Bradway, M., & Son	Monson	58,475 00	513 30	10 27
Briggs, George H.	Amesbury	24,600 00	308 75	6 17
Church, H. C.	Lowell	165,610 00	2,008 22	40 16
Clapp, Lafayette	Easthampton	47,500 00	494 60	9 89
Cook, Samuel H.	New Bedford	136,450 00	1,274 07	25 48
Corkins, Charles R.	Charlestown	41,236 00	490 89	9 82

Dunham & Wilson	Pittsfield	162,830 85	1,482 28	29 65
Farnsworth, Ezra S.	Newtonville	42,550 00	299 48	5 99
Fisher, Milton M.	Medway	76,425 00	995 99	19 92
Fisk, Charles B.	Palmer	3,950 00	40 13	80
Fiske, George B.	Holliston	62,850 00	669 89	13 40
Flagg & Tyler	North Adams	54,150 00	760 62	15 21
Forbush, James M.	Natick	26,050 00	294 13	5 88
Gilmore, W. H. P.	Turner's Falls	43,275 00	546 97	10 94
Goodell, W. S.	Haverhill	117,570 00	1,203 83	24 08
Gould, Jesse, & Son	Chelsea	31,846 00	371 94	7 44
Guild, Francis	Dedham	23,775 00	293 37	5 87
Harding, W. B.	South Boston	45,552 00	471 37	9 43
Hayward, S. A., & Co.	Brockton	111,555 00	1,343 98	26 88
Hobart, Seth L.	Hingham	5,175 00	46 65	93
Hollis & Snow	Boston	2,170,516 00	16,028 72	320 57
Howland, F. P., & Sons	Abington	41,850 00	499 67	9 99
Hunt & Hamilton	Athol	55,850 33	814 23	16 28
Johnson, R. B.	Holyoke	94,750 00	1,012 65	20 25
Kennedy, Thomas C.	East Boston	67,660 00	565 18	11 30
Leonard & Lyman	Westfield	112,350 00	1,242 07	24 84
Liffler, Charles	Boston Highlands	36,658 00	236 63	4 73
Merrill, E. S.	Winchendon	13,996 67	178 51	3 57
Meserve, Clement	Hopkinton	15,860 00	181 75	3 63
Morissey, J., & Son	Plymouth	4,300 00	57 75	1 15
Northey, William	Salem	155,595 00	1,194 13	23 88
Peck & Pierce	Northampton	98,742 00	1,009 74	20 19
Phillips, Elisha M.	Southbridge	78,366 00	855 03	17 10
Piper & Sawyer	Newburyport	21,500 00	257 89	5 16
Porter, Charles H.	Quincy	7,565 00	89 56	1 79
Porter, Samuel	Beverly	38,650 00	422 12	8 44

* Agency established March, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
PHŒNIX INSURANCE COMPANY — *Concluded.*				
Rice & Clark	Springfield	$183,683 00	$1,754 48	$35 08
Richards, Elias	Weymouth	12,800 00	124 25	2 48
Richardson, H. N. & O. P.	Attleborough	17,350 00	220 41	4 41
Richardson, O. P., jun.	Attleborough	46,725 00	408 96	8 18
Shepard, J. M., jun., & Co.	Fall River	222,375 00	1,266 10	25 32
Siggins, Thomas *	Great Barrington	19,368 00	195 82	3 91
Silsbee & Pickford	Lynn	161,665 00	2,337 02	46 74
Stacy, S. A., & Son	Gloucester	178,650 00	2,052 83	41 06
Stevens, C. G., & Son	Clinton	10,300 00	163 00	3 26
Stone, Emerson	Spencer	45,150 00	447 03	8 94
Swan, Albert D.	Lawrence	121,011 47	1,642 32	32 85
Tapley, Charles	Peabody	37,000 00	376 47	7 53
Tyler, Edward D.	North Adams	14,280 00	151 81	3 04
Upton & Willis	Fitchburg	44,050 00	469 00	9 38
Washburn, J. D.	Worcester	378,203 00	4,589 62	91 79
Westgate, H. H.	Melrose	48,712 00	335 32	6 71
White, Luther	Chicopee	48,625 00	453 33	9 07
Williams, Gorham D.	Greenfield	35,875 00	316 71	6 33
Williams, S. A.	Taunton	209,363 00	2,679 50	53 59
Wright & Siggins	Great Barrington	4,500 00	64 80	1 30
		$6,633,763 32	$63,906 76	$1,278 10
PRESIDENT AND DIRECTORS GERMAN INSURANCE COMPANY	Baltimore, Md.			
Fogg, George O.	Boston	$1,572,221 00	$14,604 50	$292 09

President and Directors of the Insurance Company of North America	Philadelphia, Penn.			
Burleigh, O. H.	Natick	$36,740 00	$388 12	$11 64
Chapin, Charles M.	Hyde Park	145,400 00	1,560 50	46 81
Church, H. C.	Lowell	131,912 50	1,719 07	51 57
Clark, W. E.	Framingham	30,650 00	382 83	11 48
Conn, George H.	Woburn	113,216 00	1,147 23	34 42
Currier, Aug. N.	Worcester	388,298 00	4,280 60	128 42
Currier, F. C., & Son	Fitchburg	101,500 00	1,095 36	32 86
Denny, Charles A.	Leicester	64,870 84	878 10	26 34
Fisher, M. M.	Medway	48,400 00	631 04	18 93
Flagg & Tyler	North Adams	28,250 00	400 22	12 01
Foster & Scull, Fire	Boston	4,058,534 28	34,065 93	1,021 98
Foster & Scull, Marine	Boston	43,396,875 00	330,128 36	9,903 85
Gardner & Hellyar	Palmer	98,825 00	1,101 13	33 03
Goodell, W. S	Haverhill	130,570 00	1,406 59	42 20
Gould, Jesse, & Son	Chelsea	94,252 50	1,105 36	33 16
Hall, John T.	Plymouth	52,800 00	660 15	19 80
Hastings, W. B., & Co.	Cambridge	442,385 00	6,832 18	204 97
Hayward, S. A., & Co.	Brockton	180,775 00	2,150 22	64 51
Hunt & Hamilton	Athol	46,041 67	789 82	23 69
Johnson, R. B.	Holyoke	160,275 00	1,479 64	44 39
Johnson, Waldo	Webster	36,700 00	458 78	13 76
Leighton, Royal B.	Melrose	92,835 00	838 93	25 17
Lyons, Samuel J.	Greenfield	65,090 48	584 12	17 52
Northey, William	Salem	233,490 00	2,449 44	73 48
Otis, George	Yarmouthport	21,275 00	237 12	7 11
Parker, George G.	Milford	41,800 00	487 07	14 61
Paul, Abram C.	Stoughton	18,850 00	210 25	6 31
Peck & Pierce	Northampton	263,627 00	2,694 08	80 82

* Agency resigned Aug. 31, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
PRESIDENT AND DIRECTORS OF THE INSURANCE COMPANY OF NORTH AMERICA — *Concluded.*				
Phillips, E. M.	Southbridge	$23,050 00	$235 50	$7 06
Piper & Sawyer	Newburyport	292,208 00	3,400 78	102 02
Porter, Samuel	Beverly	51,750 00	582 92	17 49
Powers, Lewis J.	Springfield	451,455 00	3,778 06	113 34
Read, E. R.	Attleborough	25,200 00	307 22	9 22
Richards, Elias	Weymouth	18,650 00	197 50	5 92
Selkirk, A. W.	Great Barrington	24,800 00	372 09	11 16
Silsbee & Pickford	Lynn	133,725 00	1,710 15	51 30
Skerry, S. H , & Co.	North Brookfield	63,525 00	854 06	25 62
Slade, John P.	Fall River	16,930 00	180 05	5 40
Slade, John P., & Son	Fall River	54,018 00	684 87	20 55
Stacy, S. A., & Son	Gloucester	127,200 00	1,694 66	50 84
Stevenson, J. M.	Pittsfield	138,662 00	1,609 07	48 27
Swan, Albert D.	Lawrence	129,346 48	1,436 05	43 08
Tillinghast & Alden	New Bedford	246,008 00	2,679 91	80 40
Tyler, Edward D.	North Adams	11,920 00	178 08	5 34
Upton & Willis	Fitchburg	14,100 00	130 50	3 91
Viles, Daniel F.	Waltham	50,400 00	540 65	16 22
Whitney, E. C.	Marlborough	90,945 00	991 49	29 74
Williams, S. A.	Taunton	98,909 00	1,248 66	37 46
		$52,587,039 75	$422,974 51	$12,689 18
PROVIDENCE WASHINGTON INSURANCE COMPANY,	Providence, R.I.			
Barton, S. R., & Co.	Webster	$6,975 00	$196 62	$3 93
Brewer, Cyrus	Boston and Milton	2,855,940 62	26,558 93	531 18
Drew, Charles W.	Lowell	65,983 00	679 92	13 60

Eldred, E., & Co.	Worcester	247,377 00	2,139 52	42 79
Greene, William S.	Fall River	102,560 00	1,169 85	23 40
Grinnell, Lawrence	New Bedford	96,175 00	1,249 72	24 99
Macy, George W.	Nantucket	8,100 00	120 50	2 41
Nickerson, Lewis	Provincetown	3,800 00	48 00	96
Swain, Joseph B.	Nantucket	15,200 00	226 25	4 52
Williams, S. A.	Taunton	365,438 00	2,065 08	41 30
		$3,767,548 62	$34,454 39	$689 08
QUEEN INSURANCE COMPANY	Liverpool, England.			
Allison, Henry	Fitchburg	$138,675 00	$1,677 59	$33 55
Brainard, J. C.	Amherst	102,555 00	1,063 59	21 27
Church, H. C.	Lowell	136,857 00	1,712 99	34 26
Conn, George H.	Woburn	142,050 00	1,766 38	35 33
Daggett, H. M., jun., & Co.*	Attleborough	104,025 00	1,146 60	22 93
Danforth, William S	Plymouth	14,250 00	242 50	4 85
Dunham & Wilson	Pittsfield	286,078 34	3,536 74	70 73
Edwards, J., & Co.	Lawrence	252,763 00	2,485 88	49 72
Flagg & Tyler	North Adams	91,550 00	1,141 62	22 83
Fullerton, C. D.	Brockton	114,850 00	1,439 52	28 79
Goodell, W. S.	Haverhill	182,720 00	2,140 31	42 81
Hastings, W. B., & Co.	Cambridge	139,100 00	1,579 45	31 59
Hulbert, Amos G.	Lee	20,650 00	470 25	9 40
Johnson, William F.	Lynn	203,150 00	2,356 57	47 13
Jordan & Co.	Weymouth	46,925 00	503 04	10 06
Judd, C. C.	Holyoke	163,100 00	1,363 13	27 26
Lincoln, William, & Co.	Warren	550,843 00	5,158 60	103 17
Mercer & Whittemore	Boston	3,116,783 43	20,758 94	415 18
Munroe, A. C.	Worcester	815,892 00	6,141 85	122 84
Nichols, Charles S., & Co.	Salem	314,066 94	4,233 56	84 67
Parker, George G.	Milford	71,625 00	792 42	15 84

* From March, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
QUEEN INSURANCE COMPANY — *Concluded.*				
Pynchon, Joseph C.	Springfield	$502,383 00	$4,932 37	$98 65
Shepard, J. M., jun., & Co.	Fall River	536,869 00	3,978 04	79 56
Tillinghast & Alden	New Bedford	203,151 00	2,337 86	46 76
Tyler, Edward D.	North Adams	10,950 00	115 45	2 31
Upton, Daniel	Adams	40,850 00	459 78	9 20
Walker, Oliver	Northampton	17,235 97	1,120 22	22 40
Williams, S. A.	Taunton	173,380 00	2,381 07	47 62
		$8,493,327 68	$77,036 32	$1,540 71
RELIEF FIRE INSURANCE COMPANY	New York, N.Y.			
Clark & Babb	Boston	$681,798 25	$5,267 97	$105 36
Clark, Milton	Boston	71,825 00	651 85	13 04
		$753,623 25	$5,919 82	$118 40
REPUBLIC FIRE INSURANCE COMPANY	New York, N.Y.			
Faunce, Sewall A.	Boston	$668,897 00	$4,194 68	$83 89
RIDGEWOOD INSURANCE COMPANY	Brooklyn, N.Y.			
Jordan, Lovett & Co.	Boston	$166,500 00	$738 81	$14 78
ROCHESTER GERMAN INSURANCE COMPANY	Rochester, N.Y.			
Adams, Edward F.	Haverhill	$22,107 00	$242 58	$4 85
Bacheller, E. Q.	Lynn	42,700 00	519 59	10 39
Brainard, J. C.	Amherst	73,275 00	832 69	16 65
Clark, W. E.	Framingham	22,600 00	250 63	5 01
Daniels, George P.	Salem	65,155 00	733 67	14 67
Darling, H. E.	Boston	955,357 00	8,658 51	173 17

Flagg & Tyler	North Adams	20,185 00	233 58	4 67
Fuller, W. A., & Co.	Springfield	97,900 00	1,153 24	23 06
Hellyar, Samuel H.	Palmer	6,600 00	69 50	1 39
Howland, S. D.	Fall River	203,312 00	1,149 71	22 99
Kilbride, J. J.	Lawrence	75,025 00	751 88	15 04
Parks, L. C.	Worcester	60,110 00	640 53	12 81
Richardson, H. W.	Pittsfield	25,700 00	230 47	4 61
Tracy, Carlos C.	Northampton	49,380 00	411 21	8 22
Tucke, E. M.	Lowell	85,850 00	1,089 49	21 79
Tyler, Edward D.	North Adams	2,600 00	25 05	50
Warriner, S. C.	Holyoke	12,610 00	125 12	2 50
Willard, John H.	Westfield	50,038 00	464 71	9 29
Wood, B. L.	Taunton	50,535 00	559 85	11 20
Wood, Benjamin L., jun.*	Taunton	4,800 00	45 15	90
		$1,925,839 00	$18,187 16	$363 71
ROGER WILLIAMS INSURANCE COMPANY	Providence, R.I.			
Barton, S. R., & Co †	Webster	$17,887 00	$314 28	$6 29
Chaffee, J. C.	Lee	17,300 00	226 91	4 54
Coburn, Charles	Lowell	67,000 00	692 36	13 85
Danforth, William S.	Plymouth	–	52 75	1 05
Dunham & Wilson	Pittsfield	28,628 00	390 31	7 81
Hodges, Charles W.	Foxborough	4,300 00	59 75	1 19
Johnson, R. B.	Holyoke	19,690 00	224 17	4 48
Kendall, George E.	Worcester	17,000 00	369 95	7 40
Lawton, Asa S., & Co.	Fitchburg	19,575 00	241 08	4 82
Lincoln, William, & Co.	Warren	46,836 00	626 61	12 53
Merriam, C. A.	Chelsea	56,760 00	505 95	10 12
Parker, George G.	Milford	16,725 00	229 87	4 60
Phelps, Franklin S.	Boston	676,815 00	4,452 43	89 05

* From Aug. 1.

† Agency closed February, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
ROGER WILLIAMS INSURANCE CO. — *Concluded.*				
Puffer, Loring W.	Brockton	$24,135 00	$239 44	$4 79
Remington, J. A.	Fall River	36,960 00	446 84	8 94
Richardson, H. N. & O. P.	Attleborough	8,000 00	116 26	2 33
Richardson, O. P., jun.	Attleborough	8,400 00	89 88	1 80
Swain, Joseph B.	Nantucket	1,000 00	22 50	45
Warriner, S. C.	Springfield	83,493 00	1,183 13	23 66
Weston, William H.	Danvers	9,750 00	120 00	2 40
Wood, B. L.	Taunton	39,287 00	576 08	11 52
		$1,199,541 00	$11,180 55	$223 62
ROYAL INSURANCE COMPANY	Liverpool, England.			
Abbott, H. E.	Brookline	$48,100 00	$564 75	$11 29
Adams, Coleman S.	Framingham	49,650 00	539 17	10 78
Baker, Henry N.	Boston and Newton	9,200 00	75 75	1 51
Ballard, E. O.	Marlborough	105,113 33	1,218 43	24 37
Barton, S. R., & Co.	Webster	106,595 00	1,316 46	26 33
Bicknell, Zechariah L.	East Weymouth	43,110 00	529 85	10 59
Bird, H.	Cambridge	696,908 00	7,350 49	147 01
Brewer, Cyrus	Boston and Milton	46,600 00	463 50	9 27
Briggs, Andrew S.	Taunton	157,416 00	1,847 39	36 95
Brown, Benjamin F.	Charlestown	165,388 00	1,733 60	34 67
Carter, B. F., & Co.	Newburyport	170,050 00	1,795 83	35 92
Chapin, Charles M.	Hyde Park	124,934 00	1,423 60	28 47
Conn, George H.	Woburn	189,741 00	2,288 71	45 77
Currier, Aug. N.	Worcester	374,973 00	4,235 95	84 72
Denny, C. A.	Leicester	38,900 36	496 29	9 93
Dudley, E. M.	West Roxbury	15,855 00	219 16	4 38

Edwards, John, & Co.	Lawrence	401,230 00	3,876 42	77 53
Fairbanks, John W.	Westborough	41,370 00	565 26	11 31
Fisher, Fred L.	Medway	80,600 00	936 77	18 74
Fiske, George B.	Holliston	80,056 67	1,398 07	27 96
Forbush, James M.	Natick	62,592 00	768 12	15 36
Foster & Scull	Boston	7,314,641 33	59,803 03	1,196 06
Frankle, Jones	Haverhill	104,400 00	1,332 50	26 65
Gordon, William R.	Beverly	54,700 00	768 42	15 37
Gould, Jesse, & Son	Chelsea	264,512 30	2,781 19	55 62
Green, Darius A	Medford	16,050 00	196 50	3 93
Grinnell, L , & Son	New Bedford	35,800 00	413 25	8 26
Grinnell, Lawrence	New Bedford	226,405 00	2,324 49	46 49
Hartshorne, Charles F.	Wakefield	36,000 00	579 00	11 58
Hayward, S. A., & Co.	Brockton	248,450 00	3,407 62	68 15
Holbrook, Leander	Milford	18,830 00	205 43	4 11
Hunt & Hamilton	Athol	56,633 33	1,102 52	22 05
Jennings, Albert	Wellesley	106,180 00	1,064 73	21 29
Johnson, R. B.	Holyoke	116,350 00	1,140 60	22 81
Leonard & Lyman	Westfield	43,550 00	534 75	10 69
Littler, Charles	Boston Highlands	291,351 00	2,564 81	51 30
Lockey & Dennis	Fitchburg	24,100 00	333 12	6 66
Lockey, John M.	Fitchburg	161,947 34	2,356 93	47 14
Morissey, J., & Son	Plymouth	4,125 00	52 88	1 06
Northey, William	Salem	301,666 00	3,341 04	66 82
Otis, George	Yarmouthport	8,300 00	94 50	1 89
Pease, Joseph T.	Edgartown	32,950 00	552 62	11 05
Phillips, Elisha M.	Southbridge	45,075 00	544 67	10 89
Porter, Charles H.	Quincy	77,996 00	907 70	18 15
Puffer, H. M.	Shelburne Falls	18,150 00	213 62	4 27
Rice, Henry	North Attleborough	38,775 00	435 15	8 70
Skerry, S. H., & Co.	North Brookfield	72,125 00	1,027 96	20 56

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
ROYAL INSURANCE COMPANY — *Concluded.*				
Slade, John P.	Fall River	$27,950 00	$389 64	$7 79
Slade, John P., & Son	Fall River	103,400 00	1,177 36	23 55
Stacy, S. A., & Son	Gloucester	115,400 00	1,482 90	29 66
Stevens, C. G., & Son	Clinton	30,148 00	537 46	10 75
Stevenson, J. M.	Pittsfield	128,677 00	1,503 46	30 07
Stone, Josiah F.	Winchester	30,500 00	280 95	5 62
Stratton, Daniel W.	Hudson	58,975 00	876 97	17 54
Tapley, Charles	Peabody	155,500 00	1,706 53	34 13
Thompson & Read	Waltham	72,150 00	840 89	16 82
Tucke, E. M.	Lowell	75,100 00	802 01	16 04
Walker, Oliver	Northampton	97,672 00	915 31	18 30
Westgate, H. H.	Boston and Melrose	85,637 00	644 32	12 89
Wetherbee & Nutter	Brighton	134,800 00	1,571 31	31 43
Whitaker, C. F.	North Adams	184,254 00	1,945 21	38 90
Whitmore, J. C.	East Boston	336,150 00	3,081 15	61 62
Williams, G. D.	Greenfield	24,875 00	222 88	4 46
		$14,388,632 66	$139,700 95	$2,793 98
ROYAL CANADIAN INSURANCE COMPANY	Montreal, Canada.			
Abbott, H. E.	Brookline	$15,000 00	$136 05	$2 72
Barnes, William	Marlborough	26,107 00	276 58	5 53
Barton, S. R., & Co.*	Webster	23,500 00	321 41	6 43
Bird, H.†	Cambridge	52,450 00	714 63	14 29
Boardman, Charles H ‡	Lynn	113,700 00	1,531 19	30 62
Brewster & Graves	Newburyport	47,263 00	598 26	11 97
Brown, Benjamin F.	Charlestown	42,600 00	671 71	13 43
Bush, A. L.	Westfield	49,427 00	602 38	12 05

Chapin & Williams	Greenfield	17,733 33	186 52	3 73
Cheever & Lee	Manchester	8,200 00	125 50	2 51
Clark, W. E.	South Framingham	47,075 00	689 90	13 80
Colby, W. R , & Co.	Salem	74,115 00	1,105 52	22 11
Cook, Samuel H.	New Bedford	73,187 00	829 48	16 59
Dunham, H. J.	Stockbridge	21,525 00	252 54	5 05
Edwards, J., & Co.§	Lawrence	61,145 00	876 60	17 53
Fiske, George B.	Holliston	8,700 00	121 00	2 42
Frankle, Jones	Haverhill	56,200 00	609 80	12 20
Fullerton, C. D.	Brockton	21,100 00	287 87	5 76
Gould, Jesse, & Son	Chelsea	50,962 60	393 75	7 87
Greenwood, S. A.	Gardner	25,620 00	353 42	7 06
Hunt & Hamilton	Athol	1,700 00	18 75	37
Judd, Charles C.	Holyoke	64,135 00	620 76	12 42
Lincoln, William, & Co.	Warren	18,349 00	259 48	5 19
Lockey & Allison	Fitchburg	61,310 00	742 93	14 86
Lockey & Dennis	Fitchburg	11,200 00	139 00	2 78
Merrick, Spencer R.	Clinton	23,280 00	296 88	5 94
Parker, George G.	Milford	16,160 00	253 87	5 07
Parks, L. C.	Worcester	148,802 00	1,704 49	34 09
Pease, M. H.	Lee	17,800 00	243 52	4 87
Peck & Pierce	Northampton	46,200 00	421 30	8 43
Phillips, E. M.	Southbridge	13,200 00	171 37	3 43
Porter, Samuel	Beverly	–	220 38	4 41
Potter, Arnold G.	North Adams	30,450 00	248 20	4 96
Rice, Henry‖	North Attleborough	24,435 00	224 18	4 48
Selkirk, A. W.	Great Barrington	15,700 00	230 00	4 60
Sise, Charles F.	Boston	1,271,087 00	4,361 24	87 22
Slade, A. K., jun.	Fall River	41,940 00	647 09	12 94
Stacy, S. A., & Son	Gloucester	58,800 00	882 32	17 65

* Agency closed August, 1879. † Agency discontinued Aug. 30, 1879. ‡ To Aug. 26, 1879. § Nine months. ‖ To Sept. 1, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
ROYAL CANADIAN INSURANCE CO. — *Concluded*				
Stevenson, J. M.	Pittsfield	$24,350 00	$288 88	$5 78
Tapley, Charles	Peabody	29,785 00	458 78	9 18
Taylor, George W.	Lexington	2,000 00	30 00	60
Terry, Henry B.	Hyde Park	21,575 00	248 25	4 96
Tucke, E. M.	Lowell	85,575 00	930 78	18 62
Underwood, G. E.	Ayer	75,122 50	836 01	16 72
Upton, Daniel	Adams	7,000 00	111 75	2 23
Williams, S. A.	Taunton	118,635 00	782 35	15 65
		$3,064,200 43	$26,056 67	$521 12
RUTGERS FIRE INSURANCE COMPANY	New York, N.Y.			
Brewer, Cyrus	Boston and Milton	$890,935 50	$6,375 93	$127 52
SAFEGUARD FIRE INSURANCE COMPANY	New York, N.Y.			
Eddy, Peleg E.*	Boston	$512,732 00	$4,667 26	$93 34
SCOTTISH COMMERCIAL INSURANCE COMPANY	Glasgow, Scotland.			
Abbott, H. E.	Brookline	$50,626 00	$411 00	$8 22
Barrows, Roswell S.	Jamaica Plain	38,400 00	385 53	7 71
Brainard, J. C.	Amherst	47,875 00	603 41	12 07
Brewster & Graves	Newburyport	19,077 00	204 35	4 09
Briggs, Andrew S.	Taunton	16,520 00	178 52	3 57
Burge, Lorenzo	Waltham	7,542 00	77 83	1 56
Cardell, E. L., & Co.	Lowell	49,390 37	272 94	5 46
Clark, W. E.	Framingham	44,390 00	472 24	9 44
Crane, Wesley C.	Somerville	4,000 00	21 00	42
Currier, F. C., & Son	Fitchburg	24,000 00	241 63	4 83

Day, Henry A.	Hyde Park	38,200 00	307 20	6 14
Dunham & Wilson	Pittsfield	138,153 34	1,369 87	27 40
Farnsworth, Ezra S.	Newtonville	17,450 00	194 80	3 90
Flagg & Tyler	North Adams	9,850 00	126 89	2 54
Follansbee, H. L.	Gloucester	83,925 00	980 17	19 60
Foote, William H.	Westfield	28,450 00	308 62	6 17
Haffards, G. M.	Fall River	103,500 00	803 39	16 07
Hastings, W. B., & Co.	Cambridge	71,383 00	877 07	17 54
Hovey & Fenno	Boston	1,615,354 00	8,847 65	176 95
Johnson, Thomas H.	Salem	61,550 00	833 47	16 67
Johnson, William F.†	Lynn	27,750 00	361 43	7 23
Judd, C. C.	Holyoke	84,510 00	639 70	12 79
Judd, F. A.	Springfield	122,760 00	1,102 53	22 05
Lincoln, William, & Co.	Warren	206,028 00	1,837 91	36 76
Mair, Thomas	Boston	652,725 50	5,522 48	110 45
Murphy, James	Lawrence	39,477 50	406 31	8 13
Packard, S. Franklin	Brockton	29,525 00	341 80	6 84
Peck & Pierce	Northampton	66,645 00	611 90	12 24
Stone, Samuel H., jun.	Beverly	4,300 00	46 75	93
Tillinghast & Alden	New Bedford	34,650 00	390 53	7 81
Tyler, Edward D.	North Adams	8,300 00	143 25	2 86
Washburn, J. D.	Worcester	215,165 00	2,301 45	46 03
Wass & Everett	Boston	250,065 34	2,710 10	54 20
Westgate, H. H.	Boston and Melrose	90,010 00	783 50	15 67
Wetherbee & Nutter	Brighton	84,350 00	1,079 19	21 58
		$4,385,897 05	$35,796 41	$715 92
SECURITY INSURANCE COMPANY	New Haven, Conn.			
Boardman & Earp‡	Lynn	$47,600 00	$638 58	$12 77
Haffards, G. M.	Fall River	89,445 00	988 75	19 77

* Agency discontinued June 21, 1879.

† From July, 1879.

‡ From Feb. 11, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
SECURITY INSURANCE COMPANY — *Concluded.*				
Harrington, N. A.	Worcester	$170,500 00	$1,285 36	$25 71
Miller, George F.	North Adams	24,510 00	364 67	7 29
Reed & Brother	Boston	1,006,785 00	8,634 74	172 69
		$1,338,840 00	$11,912 10	$238 23
STANDARD FIRE INSURANCE COMPANY	New York, N.Y.			
Currier, Aug. N.	Worcester	$7,500 00	$80 00	$1 60
Johnson, R. B	Holyoke	3,000 00	60 00	1 20
Sawyer & Blake	Boston	486,163 48	3,392 64	67 85
		$496,663 48	$3,532 64	$70 65
STANDARD FIRE INSURANCE COMPANY	Trenton, N J.			
Beer, Enoch H.	North Adams	$19,725 00	$302 43	$6 05
Brainard, J. C.	Amherst	33,600 00	541 43	10 83
Brown, Henry A.	Salem	18,240 00	191 48	3 83
Fuller, W. A., & Co.	Springfield	178,463 50	2,781 03	55 62
Hunt, George F.	Lowell	2,500 00	27 50	55
Kilbride, J. J.	Lawrence	8,350 00	67 53	1 35
Paige, John C.	Boston	931,484 15	12,331 38	246 63
Parks, L. C.	Worcester	30,100 00	549 32	10 99
Pease, M. H.	Lee	17,450 00	253 00	5 06
Selkirk, A. W.	Great Barrington	25,716 67	363 32	7 27
Slade, A. K., jun.	Fall River	35,675 00	447 97	8 96
		$1,301,304 32	$17,856 39	$357 14

STAR FIRE INSURANCE COMPANY	New York, N.Y.				
Bacheller, E. Q.	Lynn	$28,050 00	$405 01	$8 10
Church, H. C.	Lowell	7,700 00	82 88	1 66
Currier, F. C., & Son	Fitchburg	3,500 00	50 00	1 00
Eldred, E., & Co.	Worcester	139,802 00	1,024 80	20 50
Goodell, W. S.*	Haverhill	4,750 00	53 00	1 06
Hastings, W. B., & Co.	Cambridge	41,458 00	420 64	8 41
Hellyar, Samuel H.	Palmer	4,300 00	36 25	72
Johnson, R. B.	Holyoke	10,500 00	81 50	1 63
Peck & Pierce	Northampton	10,425 00	96 75	1 93
Piper & Sawyer	Newburyport	1,000 00	12 50	25
Sawyer & Blake	Boston	1,023,346 00	5,907 40	118 15
Selkirk, A. W.	Great Barrington	4,750 00	83 00	1 66
Shepard, J. M., jun , & Co.	Fall River	106,810 00	836 35	16 73
Stevenson, J. M.	Pittsfield	18,600 00	210 00	4 20
Swan, A. D.	Lawrence	24,667 51	229 77	4 60
Tillinghast & Alden	New Bedford	14,350 00	148 50	2 97
Whitney, E. C.	Marlborough	25,550 00	215 60	4 31
		$1,469,558 51	$9,893 95	$197 88
STERLING FIRE INSURANCE COMPANY	New York, N.Y.			
Holmes, J. W.	Springfield	$11,798 62½	$126 47½	$2 53
Stearns Brothers	Boston	441,405 55	2,015 39	40 31
Wood, B. L., jun.†	Taunton	1,725 00	20 28	41
		$454,929 17½	$2,162 14½	$43 25
ST. JOSEPH FIRE AND MARINE INSURANCE CO.	New York, N.Y.			
Crowell, John F.	Worcester	$2,500 00	$18 75	$0 37
Hinckley, Joseph W.	Taunton	4,650 00	37 00	74
		$7,150 00	$55 75	$1 11

* Commenced business Oct. 2, 1879.

† From Aug. 19.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
ST. NICHOLAS INSURANCE COMPANY	New York, N.Y.			
Baker, Ezra	Lynn	$61,099 00	$732 20	$14 64
Beer, E. H.	North Adams	10,175 00	73 25	1 46
Coburn, Charles	Lowell	24,900 00	239 75	4 79
Conaty, Edward J.	Taunton	1,100 00	14 25	28
Cotton, James M.	Fall River	3,750 00	35 00	70
Fuller, S. B.	Florence	8,300 00	79 00	1 58
Gould, Jesse, & Son	Chelsea	38,532 66	504 35	10 08
Harrington, N. A.	Worcester	92,150 00	566 34	11 33
Hastings, W. B., & Co.	Cambridge	127,482 00	1,391 53	27 83
Haynes, A. W.	Clinton	4,500 00	46 50	93
Jordan & Co.	Weymouth	8,550 00	136 38	2 73
Kilbride, J. J.	Lawrence	28,500 00	365 80	7 32
Lincoln, William, & Co.	Warren	62,478 00	579 34	11 59
Long, Edward A.	Boston	606,411 00	5,008 34	100 17
Medcalf, William	Ware	4,900 00	60 75	1 21
Odell, Charles	Salem	9,100 00	114 50	2 29
Pendergast, George H.*	Charlestown	2,300 00	26 00	52
Plimpton, M. F.	Fitchburg	10,800 00	176 15	3 52
Turner, John M.	Northampton	21,700 00	183 18	3 66
Van Campen, H.	New Bedford	46,117 00	400 35	8 01
Warriner, S. C.	Springfield	66,456 00	838 09	16 76
Willard, John H.	Westfield	500 00	4 00	08
		$1,239,800 66	$11,575 05	$231 48
ST. PAUL FIRE AND MARINE INSURANCE CO.	St. Paul, Minn.			
Allison, Henry	Fitchburg	$42,435 00	$657 07	$13 14
Ballard, E. O.†	Marlborough	4,500 00	60 32	1 21

Cardell, E. L., & Co.	Lowell	39,334 00	428 15	8 56
Carpenter, George O.	Boston	782,327 00	8,476 62	169 53
Colby, W. R., & Co.	Salem	131,335 00	718 37	14 37
Eldred, E., & Co.	Worcester	5,500 00	75 00	1 50
Hastings, W. B., & Co.	Cambridge	66,838 00	905 61	18 11
Hinckley, J. W.	Taunton	61,193 00	775 09	15 50
Howland, S D.	Fall River	31,100 00	395 88	7 92
Morissey, J., & Son	Plymouth	1,200 00	14 50	29
Silsbee & Pickford	Lynn	52,725 00	647 20	12 94
Stevenson, J. M.	Pittsfield	10,075 00	40 97	82
Tillinghast & Alden	New Bedford	2,750 00	37 50	75
Warriner, S. C.	Springfield	22,910 00	358 04	7 16
		$1,254,222 00	$13,590 32	$271 80
TOLEDO FIRE AND MARINE INSURANCE CO.	Toledo, O.			
Clark & Babb	Boston	$429,790 25	$4,786 08	$95 72
Clark, Milton	Boston	32,170 50	517 81	10 36
		$461,960 75	$5,303 89	$106 08
TRADE INSURANCE COMPANY	Camden, N.J.			
Adams, Edward F.	Haverhill	$10,700 00	$203 01	$4 06
Cardell, E. L., & Co.	Lowell	120,366 00	1,136 39	22 73
Crowell, John F.	Worcester	48,863 00	614 50	12 29
Edwards, J., & Co.	Lawrence	11,665 00	151 20	3 02
Howland, S. D.	Fall River	39,200 00	536 49	10 73
Johnson, William F.	Lynn	7,900 00	112 75	2 25
Jordan, Lovett & Co.	Boston	508,831 92	6,615 02	132 30
Judd, F. A.	Springfield	69,204 06	963 61	19 27
Lincoln, C. S.	Warren	43,564 00	563 40	11 27
Lockey & Allison	Fitchburg	12,475 00	209 02	4 18
Whitaker, C. F.	North Adams	37,913 00	550 17	11 00
		$910,681 98	$11,655 56	$233 10

* Agency taken Sept. 2, 1879.

† To January, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
TRADERS' INSURANCE COMPANY	Chicago, Ill.			
Baker, Ezra	Lynn	$62,300 00	$793 18	$15 86
Church, H. C.	Lowell	11,500 00	176 20	3 52
Denny & Bruerton	Boston	962,517 15	8,474 46	169 49
Hastings, W. B., & Co.	Cambridge	48,759 00	589 88	11 80
Howland, S. D.	Fall River	1,500 00	24 00	48
Stevenson, J. M.	Pittsfield	9,625 00	128 19	2 56
Stone, Emerson	Spencer	13,875 00	124 36	2 49
Walker, Oliver	Northampton	2,500 00	66 33	1 33
		$1,112,576 15	$10,376 60	$207 53
TRADESMEN'S FIRE INSURANCE COMPANY	New York, N.Y.			
Boardman & Earp *	Lynn	$35,533 00	$389 55	$7 79
Lincoln, William, & Co.	Warren	125,041 00	1,381 21	27 62
Munroe, A. C.	Worcester	85,500 00	960 03	19 20
Paige, John C.	Boston	796,271 97	7,822 27	156 45
		$1,042,345 97	$10,553 06	$211 06
TRANSATLANTIC FIRE INSURANCE COMPANY	Hamburg, Germany.			
Chace & Shaw	Fall River	$34,476 00	$350 77	$7 02
D'Evelyn, John S.	Lowell	18,650 00	302 75	6 05
Eldred, E., & Co.	Worcester	120,445 00	1,133 44	22 67
Ladd Brothers & Co.	Springfield	57,300 00	559 59	11 19
Lincoln, William, & Co.	Warren	115,699 00	1,268 88	25 38
Sawyer & Blake	Boston	1,033,976 76	10,882 74	217 65
		$1,380,546 76	$14,498 17	$289 96

UNION INSURANCE COMPANY	Philadelphia, Penn.			
Parks, Loren C.	Worcester	$57,400 00	$504 20	$15 13
Sawyer & Blake	Boston	513,938 00	4,503 04	135 09
		$571,338 00	$5,007 24	$150 22
UNION MARINE AND FIRE INSURANCE COMPANY,	Galveston, Tex.			
Carpenter, George O.	Boston	$24,800 00	$141 19	$2 82
UNITED FIREMEN'S INSURANCE COMPANY	Philadelphia, Penn.			
Brainard, J. C.	Amherst	$3,200 00	$42 75	$1 28
Cheppu & Brown	Boston	425,286 50	3,134 60	94 04
Clark, W. E.†	Framingham	7,250 00	87 63	2 63
Coburn, Charles	Lowell	4,334 00	37 50	1 12
Coolidge, Augustus	Worcester	1,750 00	15 75	47
Greenwood, S. A.	Gardner	11,700 00	222 00	6 66
Kilbride, J. J.	Lawrence	2,700 00	14 25	43
Lockey & Allison	Fitchburg	5,650 00	67 79	2 03
Parkhurst, C. S.	Springfield	12,400 00	123 83	3 71
Pope, Richard	Boston	88,388 00	1,357 59	40 73
Selkirk, A. W.	Great Barrington	4,850 00	95 50	2 86
Spring, John F.	Greenfield	8,900 00	142 75	4 28
Sproat, C. W.	Taunton	2,000 00	9 00	27
Turner, John M.	Northampton	5,000 00	77 25	2 32
Van Campen, H.	New Bedford	4,500 00	60 00	1 80
Warriner, S. C.	Holyoke	6,000 00	77 37	2 32
		$593,908 50	$5,565 56	$166 95
UNITED STATES LLOYDS INSURANCE COMPANY,	New York, N.Y.			
Magoun, T., jun.	Boston	$895,898 16	$8,903 48	$178 07

* From July 12, 1879.

† Sept. 1.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
UNITED STATES PLATE GLASS INSURANCE CO.	Philadelphia, Penn.			
Barrows, R. S.	Jamaica Plain	$36,480 00	$1,160 57	$34 82
Greene, William S.	Fall River	8,797 00	344 41	10 33
Judd, C. C.		–	49 96	1 50
		$45,277 00	$1,554 94	$46 65
VIRGINIA FIRE AND MARINE INSURANCE CO.	Richmond, Va.			
Ellison, William H.	Boston	$100,444 00	$1,015 56	$20 31
WATERTOWN FIRE INSURANCE COMPANY	Watertown, N.Y.			
Abbott, H. E.	Brookline	$23,900 00	$265 60	$5 31
Bacon, Henry S.	Milford	6,000 00	55 00	1 10
Barton, S. R., & Co.	Webster	25,300 00	167 22	3 34
Beer, Enoch H.	North Adams	29,115 00	202 80	4 06
Bush, A. L.	Westfield	17,450 00	136 05	2 72
Chaffee, J. C.	Lee	35,000 00	313 17	6 26
Clapp, Lafayette	Easthampton	14,250 00	113 98	2 28
Collins, Stephen	Newburyport	1,845 00	157 70	3 15
Collins, Thomas C.	Middleborough	42,025 00	472 13	9 44
Coolidge, Augustus	Worcester	189,018 83	1,604 78	32 10
Daniels, George P.	Salem	59,604 00	733 20	14 66
Denny, Charles A.	Leicester	5,425 00	44 40	89
Dudley, Charles R.	Monson	5,100 00	59 58	1 19
Dwelley, Jedediah	Hanover	2,100 00	20 62	41
Edwards, J., & Co.	Lawrence	37,450 00	303 33	6 06
Elliot, George M.	Lowell	48,200 00	377 55	7 55
Fogg, George O.	Boston	1,700,847 00	14,540 77	290 82

Frankle, Jones	Haverhill	7,900 00	71 95	1 44
French, H. T.	Hudson	2,200 00	23 50	47
Fuller, S. B.	Florence	24,815 00	286 39	5 73
Glazier, Thomas E.	Gardner	21,965 00	189 97	3 80
Hamant, Charles	Medfield	13,445 00	173 95	3 48
Hardwick, John	Quincy	16,600 00	182 12	3 64
Hartshorne, Charles F.	Wakefield	12,025 00	88 08	1 76
Haynes, A. W.	Clinton	20,977 00	175 14	3 50
Howland, F. P., & Sons	Abington	16,250 00	163 00	3 26
Jordan & Co.	Weymouth	28,050 00	362 05	7 24
Kittredge, C. B.	Westborough	16,040 00	113 64	2 27
Lincoln, William, & Co.	Warren	33,905 00	323 88	6 48
Lockey & Allison	Fitchburg	11,975 00	105 74	2 11
Lockey & Dennis	Fitchburg	4,500 00	29 60	59
Medcalf, William	Ware	20,350 00	54 77	1 10
Merriam, Charles A.	Chelsea	191,854 50	1,602 40	32 05
Merrill, E. S.	Winchendon	14,525 00	115 00	2 30
Millay, G. A.	Southbridge	–	29 46	59
Ober, Joseph E.	West Medford	15,400 00	143 15	2 86
Packard, S. F.	Brockton	8,000 00	39 15	78
Parker, D F.	Springfield	112,035 00	940 68	18 81
Parker, F. S.	Pittsfield	32,500 00	241 39	4 83
Parker, George G.	Milford	13,900 00	153 32	3 06
Puffer, H. M.	Shelburne Falls	13,400 00	134 00	2 68
Reed, E. M.	Mansfield	4,700 00	45 00	90
Remington, J. A.	Fall River	113,275 00	1,176 05	23 52
Richardson, H. N. & O. P.	Attleborough	5,500 00	62 25	1 24
Richardson, O. P., jun.	Attleborough	7,250 00	43 67	87
Ryder, Austin G.	Taunton	21,075 00	191 12	3 82
Ryder, Thomas M.	Wareham	20,050 50	224 36	4 48
Selkirk, A. W.	Great Barrington	16,700 00	145 80	2 92

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
WATERTOWN FIRE INSURANCE CO. — *Concluded.*				
Silsbee, James B	Lynn	$181,300 00	$1,712 35	$34 25
Skerry, S. H., & Co.	North Brookfield	47,520 00	477 13	9 54
Stone, Daniel	North Dana	33,175 00	230 19	4 60
Stone, Emerson	Spencer	34,750 00	246 42	4 93
Talbot, Jabez, jun.	Stoughton	4,550 00	27 58	55
Taylor, W. A.	Granby	12,250 00	125 50	2 51
Tilton, W. A.	Ashland	33,634 00	230 45	4 60
Turner, John M.	Northampton	12,850 00	106 87	2 14
Underwood, George E.	Ayer	2,200 00	45 05	90
Van Campen, Hiram	New Bedford	69,025 00	645 10	12 90
Warriner, S. C.	Springfield	139,818 00	1,486 70	29 73
Westgate, H. H.	Boston and Melrose	5,450 00	69 00	1 38
Weston, William H.	Danvers	6,500 00	72 50	1 45
		$3,666,813 83	$32,673 30	$653 40
WESTCHESTER FIRE INSURANCE COMPANY	New Rochelle, N.Y.			
Babb, George W., jun.*	Boston	$1,846,834 00	$14,529 92	$290 60
Beer, Enoch H.	North Adams	45,345 00	550 61	11 01
Boardman & Earp†	Lynn	56,100 00	578 81	11 58
Brewster & Graves	Newburyport	68,810 00	731 00	14 62
Brown, Henry A.	Salem	90,147 00	1,082 42	21 65
Cardell, E. L., & Co.	Lowell	183,580 50	2,026 56	40 53
Chaffee, J. C.	Lee	23,850 00	251 39	5 03
Cheever & Lee	Manchester	32,200 00	464 38	9 29
Clark, Milton	Boston	204,977 50	2,296 39	45 93
Cowles, M. E.	Sheffield	36,900 00	437 67	8 75

Crowell, J. F.	Worcester	165,000 00	1,562 95	31 25
Dunham, H. J.	Stockbridge	22,935 00	213 24	4 26
Edwards, J., & Co.	Lawrence	80,575 00	906 33	18 12
Foote, William H.	Westfield	181,300 00	2,035 85	40 72
Frankle, Jones	Haverhill	58,000 00	651 00	13 02
Howard, H. P.	Fall River	17,450 00	218 60	4 37
Johnson, William F.‡	Lynn	34,500 00	424 15	8 48
Judd, C. C.	Holyoke	95,870 00	872 94	17 46
Lockey & Allison	Fitchburg	72,355 00	861 93	17 24
Lockey & Dennis	Fitchburg	17,100 00	228 00	4 56
Medcalf, William	Ware	20,195 00	204 72	4 09
Mellen & Stafford	Fall River	6,000 00	78 00	1 56
Parker, F. S.	Pittsfield	53,110 00	554 86	11 10
Parker, George G.	Milford	32,450 00	404 71	8 09
Richardson, H. N. & O. P.	Attleborough	19,400 00	204 88	4 10
Richardson, O. P., jun.	Attleborough	33,417 00	442 35	8 85
Ryder, Thomas M.	Wareham	38,430 00	444 25	8 88
Shattuck, John N.	Natick	46,175 00	477 04	9 54
Thomas, Edward A.	Amherst	15,700 00	161 05	3 22
Tillinghast & Alden	New Bedford	45,875 00	609 09	12 18
Turner, John M.	Northampton	73,050 00	790 18	15 80
Underwood, George E.	Ayer	71,419 23	928 80	18 58
Upton, Daniel	Adams	15,150 00	177 25	3 54
Warriner, S. C.	Springfield	116,036 00	1,089 34	21 79
		$3,920,236 23	$37,490 66	$749 79
WESTERN ASSURANCE COMPANY	Toronto, Canada.			
Almy, Charles	New Bedford	$39,250 00	$374 50	$7 49
Ballard, E. O.§	Marlborough	3,000 00	30 00	60

* To Oct. 1, 1879. † From July 10, 1879. ‡ Business closed July, 1879. § To January, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
WESTERN ASSURANCE COMPANY — *Concluded.*				
Boardman & Earp	Lynn	$100,783 00	$1,376 12	$27 52
Carpenter, G. O.	Boston	1,178,529 34	12,652 15	253 04
Colby, W. R , & Co.	Salem	173,290 00	785 40	15 71
Conn, George H.	Woburn	61,266 00	806 51	16 13
Currier, A. N.	Worcester	24,575 00	296 44	5 93
Davis, James F.	Barre	12,250 00	142 87	2 86
Edwards, J., & Co.*	Lawrence	16,500 00	201 85	4 03
Fiske, George B.	Holliston	6,250 00	71 25	1 42
Hastings, W. B., & Co.	Cambridge	36,275 00	534 08	10 68
Hinckley, J. W.	Taunton	55,265 00	599 53	11 99
Howe, Samuel E	Pittsfield	16,300 00	191 98	3 84
Howland, S. D.	Fall River	48,150 00	641 57	12 83
Kendall, George E.	Worcester	49,120 00	525 24	10 50
Lincoln, William, & Son	Brookline	8,215 00	96 27	1 92
McCann, J. A., & Co.	Chelsea	8,725 00	62 26	1 25
Morissey, J., & Son	Plymouth	1,675 00	25 12	50
Peck & Pierce	Northampton	27,225 00	308 70	6 17
Stone, Emerson	Spencer	16,983 34	213 28	4 27
Warriner, S. C.	Springfield	43,950 00	649 52	12 99
Wetherbee & Nutter	Brighton	38,105 00	523 10	10 46
Whitaker, C. F.	North Adams	9,445 00	129 58	2 59
		$1,975,126 68	$21,237 32	$424 72
WILLIAMSBURG CITY FIRE INSURANCE CO.	Brooklyn, N.Y.			
Cardell, E. L., & Co.	Lowell	$102,850 00	$1,077 31	$21 55
Judd, F. A.	Springfield	314,301 66	2,755 59	55 11
Porter, Charles H.	Boston	1,642,231 00	10,362 00	207 24

Tillinghast & Alden	New Bedford	54,750 00	599 78	12 00
Turner, John M	Northampton	105,585 00	1,164 17	23 28
		$2,219,717 66	$15,958 85	$319 18
Totals		$441,894,639 84	$3,979,905 16	$88,781 14

* Nine months.

APPENDIX.

GLOUCESTER MUTUAL FISHING INSURANCE COMPANY, GLOUCESTER.*

[Incorporated 1847. Commenced business 1847.]

GEORGE STEELE, *President.* *Secretary*, CYRUS STORY.

Office, Main Street.

SUMMARY OF ASSETS DEC. 31, 1879.

Cash deposited in the Gloucester Nat'l Bank	$1,579 72	
Gross Assets		$1,579 72

INCOME.

Received from assessments on deposit notes		$96,082 00
Reserve from 1878		3,776 48
Deposit notes received during the year	$211,600 00	
Gross Cash Income		$99,858 48

EXPENDITURES.

Gross amount paid for losses during the year	$93,772 87
Paid for salaries and fees of officers and employés	1,300 00
for interest on borrowed money	895 76
for rents	800 00
for incidental expenses	1,510 13
Reserve to 1880	1,579 72
Gross Cash Expenditures	$99,858 48

MISCELLANEOUS.

Risks written during 1879	$1,023,865 00
Risks terminated during 1879	1,023,865 00
Losses incurred during the year	93,772 87
Assessments laid on deposit notes	96,082 00

* The stock is subcribed annually, in November, in shares of $1,000 each, for which a stock-note is given of $200 per share, upon which all assessments are made. Each subscriber is required to insure vessel-property to at least seven-eighths of the amount of stock taken by him. No vessels are insured except Gloucester fishing-vessels. No one risk exceeds $8,000. All risks terminate on the thirtieth day of November of each year, and each year's business is settled at the close of the year. Premiums commence in November at 9 per cent, and decrease as the season advances to 4 per cent, which is the lowest premium. Extra hazardous risks pay extra premiums.

INSURANCE LAWS OF 1879.

[CHAP. 14.]

AN ACT in addition to "An Act relating to the Attorney in this Commonwealth of Insurance Companies of other States and Countries."

Be it enacted, &c., as follows:

SECTION 1. In all cases where lawful process shall be served upon the insurance commissioner, the fee prescribed in section two of chapter thirty-six of the acts of the year eighteen hundred and seventy-eight, shall be paid by the plaintiff at the time of such service, the same to be recovered by him as part of the taxable costs, if he prevails in the suit.

SECT. 2. All acts and parts of acts inconsistent with this act are hereby repealed.

SECT. 3. This act shall take effect upon its passage. [*Approved February 4, 1879.*

[CHAP. 51.]

AN ACT in addition to Chapter fifty-eight of the General Statutes, relating to Insurance Companies.

Be it enacted, &c., as follows:

SECTION 1. The provisions of section twenty-one of chapter fifty-eight of the General Statutes, relating to loans by insurance companies, shall be extended and applied to all insurance companies that are organized or incorporated under the laws of this Commonwealth.

SECT. 2. This act shall take effect upon its passage. [*Approved February 21, 1879.*

[CHAP. 52.]

AN ACT to amend Chapter one hundred and seventy-five of the Acts of the year eighteen hundred and seventy-seven, relative to the Redemption of the Guarantee Capital of Mutual Fire Insurance Companies.

Be it enacted, &c., as follows:

SECTION 1. The provisions of section one of chapter one hundred and seventy-five of the acts of the year eighteen hundred and seventy-seven are hereby extended to all mutual fire insurance companies with a guarantee capital organized or incorporated under the laws of this Commonwealth.

SECT. 2. Section two of chapter one hundred and seventy-five of the acts of the year eighteen hundred and seventy-seven is hereby repealed.

SECT. 3. This act shall take effect upon its passage. [*Approved February 21, 1879.*

[CHAP. 58.]

AN ACT in relation to the Election of Directors of Certain Insurance Companies.

Be it enacted, &c., as follows:

SECTION 1. All mutual fire insurance companies organized or incorporated under the laws of this Commonwealth, and insuring manufacturing property and buildings or stock appurtenant thereto only, may annually elect by ballot a portion, not exceeding one-fourth part in number, of their board of directors from members of said company residing outside the limits of this Commonwealth.

SECT. 2. All acts and parts of acts inconsistent with this act are hereby repealed.

SECT. 3. This act shall take effect upon its passage. [*Approved February 26, 1879.*

[CHAP. 130.]

AN ACT in relation to Certain Foreign Insurance Companies.

Be it enacted, &c., as follows:

SECTION 1. Whenever any insurance company of another state or country, which by its charter or the laws under which it is organized is authorized to transact more than one class or kind of insurance business, makes application for authority to transact business in this Commonwealth, it shall elect and express in such application one class or kind of business which it desires to transact in this Commonwealth, and if such company is subsequently admitted it shall be restricted in its business in this Commonwealth to the class or kind of business so chosen and determined.

SECT. 2. Any such company now doing business in this state shall on or before the first day of July next elect and express to the insurance commissioner one class or kind of insurance to which its business in this Commonwealth shall thereafter be confined.

SECT. 3. This act shall not apply to companies transacting the business of marine insurance in connection with fire insurance, or accident insurance in connection with life insurance. [*Approved March 21, 1879.*

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